Australian Consumers' Association

April 2000

CHOICE

www.choice.com.au

BIRTHDAY SPECIAL

— and still lighting up your life!

Will **long-life bulbs** do the same?

MORE TESTS: • **68 cm TVs** • **Moisturisers** • **Weight-loss programs** • **Bathroom scales**

CHOICE: 40 years on

Jane Mackenzie

Hmmm … 40. That's older than many of our subscribers and a lot of the people who work here. And it's been 40 years full of more change than was ever dreamed of back in April 1960, a lot of it with a direct impact on consumers.

Some of the products we test nowadays didn't even exist then, such as the long-life light bulbs reported on in this issue (page 20). Large-screen stereo TVs affordable enough for home use were also a thing of the future (page 43).

In the first April 1960 issue, though, we reported on 'slimming cures' — and we haven't stopped evaluating them throughout the 40 years. Now called weight-loss programs (page 10), they've developed a lot in that time, and so has knowledge about diet and nutrition.

Back then we said (based on the latest expert knowledge), "Carbohydrate [is] the best food component to reduce … there need be no voluntary control over the consumption of fat and protein. This is because it is difficult to eat excessive amounts of protein, and especially of fat. Thus, carbohydrate-free foods like fish, meat, eggs, cheese, butter and green vegetables may be eaten without restriction." Current nutrition knowledge has stood most of this advice on its head, but at least we got the green vegetables right.

In our fifth issue (February 1961) we looked at laundry detergents, because "ACA has received more requests to investigate household detergents than any other consumer product except pharmaceutical goods". They're still a very popular test with subscribers; the latest is on page 22. Then as now, we — and you — were particularly interested in value for money.

CHOICE and the Consumers' Association have changed, like you, with the changing times. Our latest aid to helping consumers through the madness of the market is our website: www.choice.com.au. As a subscriber, you can trial it free of charge for at least 12 months (see page 27 for details).

CHOICE aims to be around in one form or another to help you for at least another 40 years. Now as in 1960, we're making no predictions about what we'll be testing then.

Jane Mackenzie, Editor

Your letters

We welcome the letters you send us — please always include a daytime telephone number so we can contact you quickly if we want to follow up your letter. We're sorry we can't personally answer every letter we receive, but we do use them in our research. Thanks for taking the time to keep in touch.
Write to us at CHOICE, 57 Carrington Road, Marrickville 2204.
Phone us on (02) 9577 3399.
Fax us on (02) 9577 3355.
email us at ausconsumer@choice.com.au
World Wide Web address: www.choice.com.au

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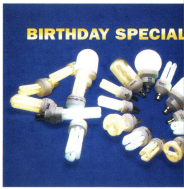

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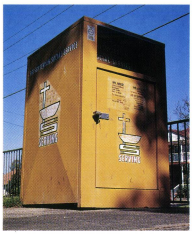

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Joined one of the weight-loss programs we evaluated (page 10)? You'll want some scales to check how much you lose. Models from $13 to $170.

43 **Large-screen TVs**

The 68 cm stereo TVs in this test are all very good. But when you're spending $1000 or more you want the best — we've sorted them out for you.

Your subscription and the GST

The GST comes into effect on July 1, 2000, and will apply to any issues of CHOICE in your subscription period that go past this date. As a non-profit organisation we can't afford to absorb this cost and will be including it in the subscription price. So if you subscribe or renew your subscription any time between August 1999 and the end of June this year, some of the issues will attract the tax. After July 1, GST will apply to the whole subscription.

Page 49 shows the subscription prices for periods starting from the next issue, and they'll be updated every month up to July 2000. If you have any queries about this, please call CHOICE Consumer Services on (02) 9577 3399 (or see the bottom of page 2 — far left — for further contact details).

Gloria Marshall clients lose dollars as well as pounds

MANY MEMBERS OF WEIGHT-LOSS empire Gloria Marshall stand to lose almost all the money they spent on prepaid plans, following the collapse of the international company. But a rescue package worked out by local administrators has saved many Australian salons — for the moment, anyway.

Thousands of salon members attended a creditors' meeting, held in Adelaide in February, and gave the package the go-ahead. Under the deal, existing members, some of whom paid hundreds or thousands of dollars for prepaid programs, can choose between two options, neither of which is ideal. They can walk away, recovering around four cents for every dollar they spent, or they can continue to be members and fork out even more money.

What happened?

■ Local company Banksia bought the Australian salons in spring 1999, shortly before Gloria Marshall went into administration in December. Banksia claims it was misled as to the financial state of the business it bought and itself went into voluntary liquidation a few days after Gloria Marshall.

■ In January, short of cash but keen to keep the salons running, Banksia asked all existing clients to make a $62 payment to remain 'active' and keep the company afloat. Those members who paid, and any other members who now choose to pay $62, can take advantage of the new deal.

■ Banksia doesn't have the money to pay out the value of all old members' prepaid plans and it isn't legally obliged to do so. It says its offer to pay around four cents for every dollar in prepaid programs to people who don't want to continue is more than they would get if the company went into liquidation.

■ Some salons, including all those in Queensland and the ACT, have already closed. Some members will be able to attend another salon, but that won't be possible for many, leaving them with no option but to accept their four cents per dollar. Banksia hopes to keep all the remaining 29 salons open.

The new deal

If you're a Gloria Marshall member outside Queensland and the ACT and want to take advantage of the new deal, you'll have to sign up to a new program or commit yourself to attending your salon on a month-by-month basis. You'll only pay half the usual cost; the other half will be deducted from your original prepaid program. You should — eventually — recover all your money, assuming the salons stay open long enough.

The good news is that Banksia says it will arrange insurance cover, so there's no chance of losing any more money. You'll have to pay a small fee, which the administrator suggests will be around $5 or $10. If the company fails, you'll get back any payments made under the new scheme (after deducting the value of the program you've already received). Banksia plans to offer this insurance to new customers as well.

An additional plus is that one of the first moves Banksia made on taking over the company was to move from large upfront payments to a pay-by-the-month scheme — which means any new members have less to lose in any case.

CHOICE advice

If you choose not to continue with the program, you won't get much back: if you have a prepaid program worth $100, for example, you'll get about $4. The question is, should you risk throwing good money after bad, in order to recoup your investment, or accept you've lost your money and get out?

We think you don't have a lot to lose by continuing, so long as:

■ You're happy with the program you've been following and want to carry on with it.

■ You think your old program was good

CHOICE's 40TH Birthday Celebrations

Open Day

Have you ever wondered what it is about CHOICE that makes bank managers sweat and makers of shonky products give up and go home? Why we're trusted as a consumer watchdog and relied on for independent buying information? What makes CHOICE such a reputable force in consumer rights?

You can find some of the answers to these questions by visiting us: as part of our 40th birthday activities we're inviting all our subscribers and supporters to a celebration open day to come and see what makes CHOICE tick.

On Saturday, May 6, we're throwing open our doors and everyone is welcome. You'll be our guests for the day and are invited to take part in the following activities:

■ A tour of our labs — see where and how we test the appliances and other products we report on.

■ Indulge your taste buds in a salsa taste test.

■ A demonstration of our website, CHOICE Online, with free access for the day.

■ A sausage sizzle to get the taste of salsa off your tongues.

■ Talk to our popular CHOICE spokesperson, Gail Kennedy.

CHOICE and the Consumers' Association have survived the riotous sixties, the anarchic seventies, the greed of the eighties and the globalisation of the nineties. We're proud that in April this year we're celebrating not just our 40th birthday, but also that we've advised and represented Australian consumers for 40 years. Come along and be part of the celebrations.

■ **When:** Saturday, May 6, 10 am to 4 pm.

■ **Where:** CHOICE, 57 Carrington Road, Marrickville 2204. There's parking available, and the nearest railway station is Tempe (just walk across the park to us from the station).

Rachel Brophy on her Gloria Marshall experience: "I've just put it down as a big learning experience. Never pay upfront like that, and always find out about the company you're giving money to."

value, and the new one will be too.

- You can afford the extra payments.
- You make sure your new payments are covered by the proposed insurance.

All in all, a cautionary tale — when companies go bust, consumers and other unsecured creditors, including workers, are usually at the end of the payment queue. So think carefully before committing yourself to any long-term contract and paying upfront.

It's a lesson Rachel Brophy of Wollongong learnt the hard way. She had a prepaid plan worth $1100 and is angry about the way she's been treated. She says there's "no way in the world" she'd consider taking up the new offer, so she stands to lose almost all her money. She's joined another weight-loss company, where she pays each time she visits.

For an evaluation of 11 weight-loss programs (including Gloria Marshall), see page 10.

Can you help?

How green is your household?

If your fridge door doesn't seal properly or a water tap is dripping, you're not only wasting electricity and water — you're also wasting your money.

If you've thought about that in the last year or two, we'd like to hear from you:

- What strategies have you employed to reduce your household's impact on the environment? For example, have you installed a solar water heater or a water-efficient shower head, or started composting your kitchen and garden waste, or using public transport to get to work rather than your car?
- If you've used any such strategies, we'd like details about the before and after — are you happy with your decision(s)? Has there been a change in your electricity, water or petrol bill as a result? Has it affected your lifestyle?
- Are you concerned about your household's impact on the environment, but don't know what to do about it? Do you get a shock when you open your electricity and water bills? We'd like to know what concerns you the most.

Please write to us at **Green household**, CHOICE, 57 Carrington Road, Marrickville 2204; fax us on (02) 9577 3377, or email us at greenhousehold@choice.com.au by April 30. Please include a daytime phone number if you're willing to discuss your experiences further with us.

CHOICE is one of many consumer magazines from organisations worldwide that make up Consumers International. Get the lowdown on what's happening with your fellow consumers around the world in World Consumer Snapshot.

Caught short

Have you ever parked at a parking meter and rushed back in time to avoid a ticket, only to find that one of those dastardly meter cops has already slipped one under your windscreen wiper?

Consumer Reports magazine in the US has a story for you. Ellie Lammer, a sixth-grade student from Berkeley, California, was so peeved when her mother received a ticket that she set about timing 50 Berkeley parking meters. She found that one in four ran fast. Her work made the news and prompted city officials to buy new parking meters and change how they're checked. Who said consumers can't make a difference?

I'd love to have a beer with Giuseppe

If you're planning a trip to Europe and want a few drinks while you're there, the UK's *Which?* magazine has a few tips for you.

Comparing alcohol prices in Britain and across the continent they found Italy to be the place for bargains, buying a basket containing wine, beer, cognac, whisky, vermouth, gin and a liqueur in Rome for the equivalent of £33. The same haul in London came to £87, and most expensive of all was Sweden at £101.

Duty on alcohol is particularly high in Sweden, the UK and the Republic of Ireland, with 33p duty on a pint of beer in London, compared with 5p in France and 3p in Spain.

Banking on machines

Gone are the days when you could develop a relationship with your bank teller. These days most people deal with machines. Holland's *Consumentengids* surveyed Dutch banking habits, which may reflect trends around the world.

Of the 1400 people surveyed, 40% use their computer for banking transactions and 30% make automatic transfer arrangements with their bank for every purchase they possibly can. Only 8% still venture into the bank for the personal touch and never use cash-card machines; 61% always use an ATM and a further 18% do so most of the time.

And what do they find most irritating about automatic tellers? Predictably, 66% are annoyed with empty or broken-down machines, 11% find vandalism of machines particularly galling, 7% have been angered by getting less than they asked for and 6% weren't amused when their card was swallowed.

Babywalkers: Renewed call for caution

HUNDREDS OF BABIES HAVE BEEN injured in babywalkers, yet they're still freely available in shops. Because the walkers aren't *directly* responsible for the injuries, they can't be banned from sale — the reasoning is that babywalkers don't inflict the injury, they just enable babies to put themselves in peril.

Five years ago, the then Federal Minister for Consumer Affairs asked retailers to voluntarily withdraw babywalkers from sale. Two years later, however, a survey by the Victorian Injury Surveillance System found that such voluntary measures had failed to reduce the problem — lots of stores still had babywalkers in stock.

Then last year consumer affairs ministers again wrote to suppliers of nursery furniture. Acknowledging the high incidence of injuries associated with babywalkers, the ministers once more discouraged their use, but asked retailers if consumers insisted on buying one, to supply only models that limit mobility.

The problem with babywalkers is that they enable mobility at an age when a baby isn't developmentally ready for it. In a walker, babies can gain quick access to potentially dangerous objects normally out of their reach, such as hot liquids on a table or stove, hot surfaces or stairs. Most injuries associated with babywalkers are caused by falls down steps, scalds, burns and poisoning from household chemicals.

To help overcome the major hazard of walkers falling down steps, the US Consumer Product Safety Commission has now developed a standard requiring babywalkers to have a 900 mm wide base (which shouldn't fit through a standard doorway) or a brake mechanism to prevent them from being ridden over the edge of steps.

We strongly recommend that you **don't** use a babywalker for your child. There's no evidence that they help children to start walking sooner; in fact, they may even delay a child's first steps. But if you must use one, look for a model that meets at least one of these requirements and complies with the US safety standard F977-96.

For further information on safety relating to nursery furniture, contact the Office of Fair Trading/Consumer Affairs in your state or phone (02) 6263 4000 for a free copy of *Keeping baby safe. A guide to nursery furniture*, or download it from the web (www.consumer.gov.au).

When is salt not salt?

CONCERNED READERS HAVE POINTED OUT the apparent discrepancy on processed food labels that state "no added salt" where *mineral salt* is listed in the ingredients. However, it's all above-board. Mineral salt can be either calcium chloride (used to stop tinned fruit and vegetables from going mushy) or potassium chloride (used as salt substitute). The term 'salt' is used to describe sodium chloride.

The sodium in sodium chloride has been associated with high blood pressure, and health practitioners recommend minimising your salt consumption. Calcium chloride can be eaten safely, and for most people potassium chloride is OK, though in large quantities it may be a problem for people on low-potassium diets, such as those with kidney disease.

YOURletters

Some things never change

I understand that you claim to oppose much of what is known as modern marketing in a free-enterprise society. Well, as a (travelling) salesman I'm dependent on every buck I can corner — whether it's by selling someone what they need and want, or what they couldn't need or want less.

Now, what you're telling me is that you have chosen to make it your business to make *my* business impossible. OK, now let me tell you something — I'm fed up to the teeth with the whole crazy goddam racket, and the sooner you can put me out, the better I'll like it.

I'm appalled:

- At the colossal marketing bill which the community is forced, as consumers, to foot.
- At how this sum is squandered in a competitive orgy, one effort cancelling another and each adding to the consumer's confusion, whereas a wee part of this expenditure could provide all the plain, honest information he needs.
- At the wholesale misleading of consumers, whether by means of emotion, suggestion, implication or straight-out lie.
- At the prostitution of such massive human endeavour, which is forced (by the inner logic of free-enterprise economy) to spew up all this humbug.

On top of all this, I'm sickened by the dedicated super-salesman who promotes acquiescence in this situation. He bases his 'proof' of its value on the simple and ridiculous assumption that the typical consumer is cursed with spending power that he just can't think what to do with, either for his own good or anyone else's. Rather, he spends as much as he can afford, and every sum he is induced to misspend is that much less available for the real benefit of those he supports.

I am confident that a society relieved of this deplorable burden will have something more constructive for me to do. And even if the reward looked no greater, I should still be the handsome gainer in terms of the reduced prices and increased market clarity that would then prevail.

So let me assure you that if you aim to put me out of a job by straightening out this mess, I wish you the utmost success.

Name supplied

This letter was first published in CHOICE, February 1961. We're up against forces often greater than us, but we're still fighting.

It makes my blood boil!

On reading the editorial in the January/February issue of CHOICE — especially the comment that banks claim to make changes in response to 'customer demand' — I immediately thought of the backdoor price increase last year for a beer and the brewery's claim that consumers wanted a better type of bottle, when it reduced the bottle size but not its price.

I live in Darwin, a big beer-drinking town, and no-one could give a stuff about a fancy bottle — what matters is what's inside and how much. No-one I know here has ever been approached by any brewery and asked about having a pretty-looking bottle. Why? Because here in Darwin, the brewery would be told where to go in no uncertain terms. In fact, they wouldn't get out of town alive. You should have heard the epithets the breweries got over the reduced bottle size — I've never heard such language!

Even when that beer is now on special at the supermarket, the people I know won't buy it — not because of its taste, which is good, but simply because they've worked out the economics of it and realise it's a rip-off.

It's the sort of thing that makes my blood boil. You should include stress-removing medication with each issue of CHOICE — when one reads about some of your research in the articles you publish, anger and stress build up and the blood starts to boil. Keep up the good work!

Bruce Westcott
Via Internet

It's a mess!

I recently bought Omo High Performance Laundry Liquid in its new container. It looks great (which is probably irrelevant to most householders), but the container is virtually impossible to use. It's a triumph of form over substance.

The futuristic-shaped lid is almost impossible to unscrew and remove. It's also impossible to pour the liquid into the lid, which serves as a measuring cup, without spilling it. This is because the liquid runs out of two parts of the container at once, and the lid isn't wide enough to capture both streams of liquid.

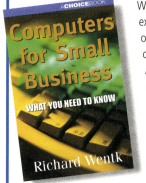
The result is that both the outside of the container and the user's hands get covered in laundry liquid. A fine mess indeed.

Needless to say, despite having used Omo for many years, I'll now have to find a product in a usable container.

Greg Watson
Via Internet

We managed to pour the liquid into the measuring lid without spilling too much, but did end up with a messy bottle. For more on laundry detergents in powder form, see ***Getting the washing clean*** *on page 22.*

LETTER OF THE MONTH



We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs. To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Bruce Westcott of Darwin, receives *Computers for Small Business*, or any other book of his choice from the catalogue that came with this issue.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 2 for how to reach us.

From pennies to cents

Over the last 40 years we've dramatically changed the way we spend our money.

IN 1962 YOU HAD TO WORK 57 DAYS TO EARN enough to buy a fridge. Today you only need five days' wages. Most other things are cheaper in relative terms today as well. The bad news? Houses in capital cities and sending your kids to private school became less affordable.

Four people — Shirley, Rob, Hans and Tom — told us their experiences with events that changed the way we spend, save and invest: the mining boom of the '60s, the credit-card revolution in the '70s, interest-rate hikes and the devaluation of the Aussie dollar in the '80s, and the introduction of compulsory super and the rush into share investment in the '90s.

60s: Shirley — mining boom craze

IN 1969 ONE SHARE IN THE MINing company Poseidon rose from 75 cents to $280. A boom was born and mining stocks skyrocketed.

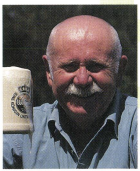
Shirley remembers, "Just about every employee of the company I was working for was speculating in mining shares. The secretaries were dabbling in one and two cent shares; the managers were wagering among themselves that BHP would go to $200 a share." Eventually the bubble burst. "My ultimate reaction was never ever to invest in the sharemarket. I eventually put my money — an inheritance — into my house, or into bonds when I had any spare funds."

70s: Rob — credit-card revolution

IN 1974 BANKCARD WAS launched in Australia. In a massive mailout banks sent a million cards to their unprepared customers, giving them instant access to credit. Rob remembers, "At the time I probably wasn't really responsible enough to have a credit card. I was just spending like a man with no arms over Christmas and then paid it off over the next few months."

In 1986 the Australian government abolished interest-rate ceilings for bank deposits and loans, leaving borrowers without protection from interest-rate hikes. When Rob and his wife took out a home loan, interest rates rose to 18% at the same time as they awaited their first child. "We had to stretch ourselves. Fortunately we'd borrowed when rates had already started to rise, so it wasn't too unexpected."

80s: Hans — falling dollar hit imports



LEE SINCIC

IN 1984 HANS SET UP HIS OWN business importing Warsteiner beer (a distinctive German pilsner). "I had to pay for it in Deutschmarks. It was transported by container ship from Hamburg through the Suez Canal — this took about four weeks."

In 1983 the Australian Government had floated the dollar and most exchange controls had been abolished. By 1987 the Aussie dollar had fallen dramatically and Hans had to pay about twice as much for a Deutschmark than when he started his business: "It was an uphill battle. Compared to Australian beer, my product was quite expensive so I couldn't raise its price."

Finally, costs got too high and his business went bust. However, he has no regrets: "I guess I just had to give it a go."

90s: Thomas — investing in his future

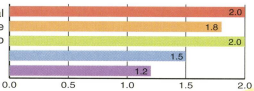
IN 1992 THE AUSTRALIAN GOVernment introduced compulsory employer-provided superannuation. The drivers for this were concern over the growing aging population and the cost of the age pension, and to ensure everyone had access to some super.

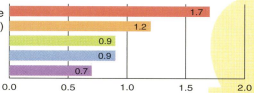
When Thomas received his first payslip showing the super payment, he and his colleagues were a bit uneasy: "I was concerned they might have taken some money out of my salary. We all weren't really prepared for it, the whole concept didn't get explained to us well enough," he says.

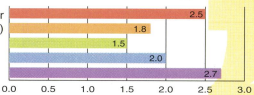
The introduction of super (with huge super funds that invest in shares) is one of the reasons that by the end of last year nearly 54% of Australians owned shares, making Australia the nation with the highest proportion of shareholders worldwide. Thomas is one of the 40% of Australians who own shares not only through super or a managed fund but also through direct investments. "The success of my investment in the Woolworth float gave me confidence and I participated in some more floats." He uses information services on the Internet and buys his shares through a discount broker over the phone. He sees part of this investment as his retirement nest egg: "I can't rely on the government, I'll have to make my own provisions." ❑

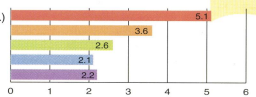
HOW LONG TO BUY?

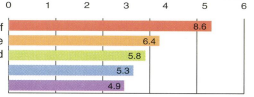
Minutes to earn



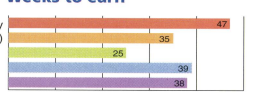


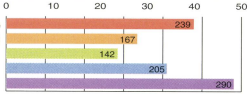


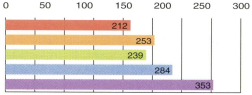




Weeks to earn



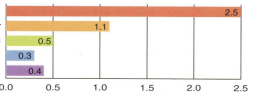


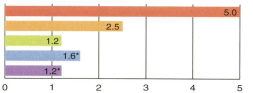


1962 1972 1982 1992 2000

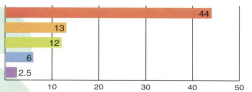
We based our calculations on a man's average gross weekly wage (women earn, on average, less than men), as supplied by the Australian Bureau of Statistics. Until 1983 this was a 40-hour week, thereafter a 35-hour week.

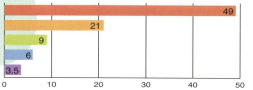
Hours to earn

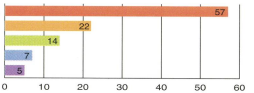


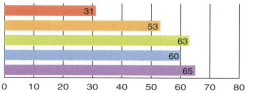


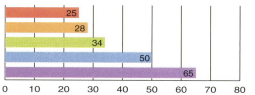
Days to earn

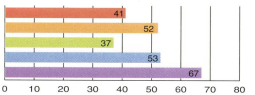


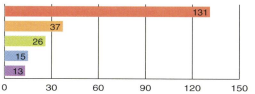












So you want to lose some weight?

You know the quick-fix lotions, potions and pills for weight loss that are advertised all the time are too good to be true. Will a weight-loss program work?

IN BRIEF

- **Of the five weight-loss programs that rated 'good', you should be able to find one that suits you for a reasonable price: there's individual advice or group sessions, and even a program tailored especially for men. See pages 12 to 13 for program details.**
- **The keys to long-term, sustainable weight loss are healthy eating habits — which the good programs teach — and regular exercise.**
- **The good news? You're less likely now to get ripped off by dodgy contracts or high upfront payments than used to be the case in the weight-loss industry.**

OK, THE BAD NEWS FIRST. THERE'S no getting away from it. If you want to lose weight and keep it off you have to move more and eat differently. The good news is there are places you can go that can help you do just that — as long as you've got the motivation and a little, or a lot of, money. We put 11 weight-loss programs under the microscope to help you choose one with the best ingredients for you.

One real problem with some weight-loss programs is the upfront cost — some are very expensive — and if you decide the one you choose doesn't suit you halfway through, you might lose your dough.

Still, the programs have improved their track record since our last look at the industry (CHOICE, November 1995), giving consumers better information about their contracts and services. Some have also simplified their pricing structures since we last checked. Not all insist you sign a contract — many are pay-as-you-go — but those that do have a five-day cooling-off period in which you can change your mind and get your money back, and most offer refunds if you're not happy.

One of the main problems with signing on the dotted line for a long-term contract (and weight loss is long-term) is the financial health of the company. GLORIA MARSHALL recently ran into serious financial problems that, even though the company has been saved, may leave many of its customers feeling it's better to cut their losses than continue. As we went to press GLORIA's financial future had just been decided — page 4 has the details.

The individual program profiles on pages 12 to 14 show what you can expect from each program we looked at, and we've included GLORIA, as she's still in business.

No more hard sell

Another change for the better is that the hard-sell tactic of 'today-only' discounts seems to have gone out of favour — none of our trialists was offered one. However, it's worth keeping an eye out for special offers, and a number of programs have discounts from time to time that can save you money.

Some programs belong to the Weight-loss Industry Code of Practice, but it's only voluntary, so belonging doesn't necessarily mean they'll stick by every requirement. Still, it does seem to have improved the areas of contracts, information provision and consumer protection.

CHOICE would like to see the code extended to cover all kinds of weight-loss treatments and made mandatory.

Just how successful?

Dieting can make you fat! Your weight yoyos as you go on and off diets, and each time you regain the weight you're a little flabbier and your metabolic rate goes down (so you need fewer calories just to stay the same weight). It's a stressful cycle that saps your energy and self-esteem.

The program **DIET NO MORE** doesn't focus on dieting, instead getting you in touch with why you eat and helping you to feel good about yourself whatever size and shape you are — and let's face it, the only person with a hope of looking like Elle is Cindy, no matter how much weight you lose.

If you're sick of the yoyo, this approach might be worth trying (we've profiled it on page 12) — you'll also find similar book-based programs.

We asked all the programs how they measure success and for their program statistics — keeping track of these in a uniform way is part of the code of practice — and some member companies are clearly falling short in this regard. Only **GLORIA MARSHALL** and **GUTBUSTERS** came up with some figures. **JENNY CRAIG, LITE 'N EASY** and **WEIGHT WATCHERS** all say they collect them, but they're 'confidential'. So unfortunately we weren't able to compare the various companies' success rates. What we could do, though, was compare their programs to see which have the ingredients most likely to help you succeed.

Do you really need to lose weight?

First check out your body mass index (BMI) using the graph below. Then use a tape measure to measure your waist around your belly button. A waist measurement of more than 100 cm increases your risk of many health problems, no matter what your height is. Armed with this information, use the flowchart below to see if you really need to lose weight.

START

Is your BMI 30 or more (in the red 'obese' zone), and/or is your waist measurement more than 100 cm?

YES → You could probably benefit from weight loss. The higher your BMI or waist measurement and the more risk factors or health problems you have, the greater your need to lose weight.

NO

Is your BMI at least 25 but less than 30 (in the yellow 'overweight' zone)?

YES → Do you have any of these weight-related health problems or risk factors?

- A personal history of coronary heart disease, or a family history of early coronary heart disease.
- Type II diabetes.
- High blood pressure.
- High LDL cholesterol.
- Low HDL cholesterol.
- Cigarette smoking.
- Osteoarthritis.
- Recurrent gallstones.
- Sleep apnoea.

YES

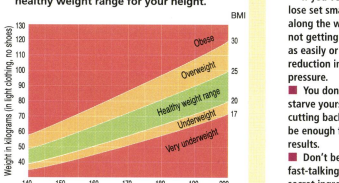
NO

Try to maintain your current weight (though if your BMI is less than 20 you could afford to gain a little weight).

NO → Weight loss is optional for you, particularly if your BMI is under 27 (in the lower part of the yellow 'overweight' zone) or you have large muscles and bones.

Body mass index (BMI)

Use this graph to check how your weight shapes up for your height. If your weight and height intersect in the green area, your BMI is between 20 and 25 — you're in the healthy weight range for your height.



Exercise is the key

- **Getting moving is an important part of losing weight. In general, a fit person burns more calories just being alive. Start gently and always stop if you're in pain.**
- **Just walking is great exercise. Regular exercise burns fat and may increase your metabolic rate, but just being more active in everyday things can help too. Walk to the corner shop for lunch, take the stairs — it adds up to a more active lifestyle.**
- **Physical activity is also the key to maintaining your new weight. For most people, keeping up the exercise is enough to stop gaining weight again.**
- **Whatever exercise you choose, stick to it for at least three weeks — it'll probably take that long for you to start to enjoy it and feel the benefits.**

Avoid the diet traps

- **Aim to lose weight slowly — lose more than a kilo a week and you're probably losing water and muscle, *not fat*.**
- **Set achievable goals — if you've got a lot to lose set smaller goals along the way, such as not getting out of breath as easily or seeing a reduction in your blood pressure.**
- **You don't have to starve yourself — just cutting back on fat may be enough for you to get results.**
- **Don't be taken in by fast-talking sales pitches, secret ingredients or wonder foods. If it sounds too good to be true, it probably is.**

The programs

CHOICE ratings

■ **Good:** To be rated 'good', a program had to be nutritionally balanced, teach you long-term healthy eating habits and encourage exercise. We think a reasonable price is important too. We also rated the **DIET NO MORE** program as good — even though it's not a weight-loss program in the strict sense. We think it's a good option if you want to get off the diet treadmill.

■ **OK:** If a program is more expensive or doesn't teach you as much about long-term healthy eating as it might, we gave it an 'OK' rating.

■ **Not recommended:** Programs that have nutritional problems, are very expensive, or have other problems fall into this group.

For the purposes of estimating the six-month cost of programs that replace your own food, we assumed you would normally spend $70 per week on groceries, fruit and vegetables for one person.

All the programs are for both men and women except **GLORIA MARSHALL** (women only) and **GUTBUSTERS** (mainly for men, though women with more weight around the stomach than the thighs can participate). **JENNY CRAIG** has a separate men's program.

GOOD

Visiting a dietitian

GOOD

What to expect: Dietitians essentially practise as individual professionals. You generally get individual advice tailored to your current eating habits and lifestyle, as well as one-on-one counselling and advice.

Price: Typical cost for first visit $65, subsequent visits $35.

Approximate six-month cost (with two visits per month): $485.

Good points

■ Personalised advice on exercise and diet.

■ Your medical history is taken into account.

■ No contracts.

■ Long-term sustainable weight loss is the aim.

Bad points

■ Because they practise as individuals, you may need to try a couple to find one that suits you. Check they are an Accredited Practising Dietitian (APD), as this means they follow a continuing education program and meet the standards of the Dietitians Association of Australia. For the name of an APD near you, phone 1800 812 942.

Our verdict: Good. A reasonably priced personalised program that ensures you get professional guidance and treatment. Follow their advice in the long term and you should lose weight and learn how to keep it off.

Easy Slim

GOOD

What to expect: A weekly group class where you're weighed individually, followed by a group talk and sampling of a recipe. The last 20 minutes each week is an exercise class. The diet plan is based on a 'unit value' of different foods — you have a maximum number of units each day and can earn more by doing more exercise.

Price: First meeting (enrolment fee) $30, then $11.90 per weekly class.

Estimated six-month cost: $330.

Good points

■ The food plan is nutritionally balanced and based on healthy eating guidelines.

■ You receive a booklet each week (15 in all) that gives information on issues such as eating out and healthy cooking.

■ The aim is for long-term, sustainable weight loss.

■ There's a maintenance program when you achieve your target weight — stay within 1.5 kg of it and you can attend one free meeting a month.

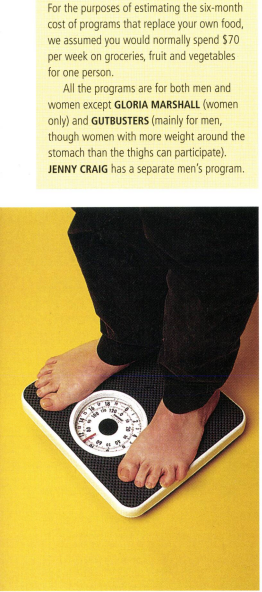
■ An exercise program is part of each class and you're encouraged to exercise at home too.

■ There are no contracts — you pay as you go.

Bad points

■ None to speak of, though you need to be comfortable with group sessions (including group exercise!) rather than individual counselling.

Our verdict: Good. A reasonably priced, nutritionally balanced program with good support and a built-in exercise component.



Diet No More

GOOD

What to expect: Not a weight-loss program as such, so we've separated it here. It's a six-session home study course with books, audio tapes and phone support. Aimed at people who know what they should eat, but still find it difficult to lose weight. There's no food plan as such; the program focuses on relearning natural body signals of hunger and satisfaction and deals with issues such as emotional, stress or boredom eating.

Price: The full 12-month individual support package is $795; the four-month support package is $395; the two-month package is $295.

Estimated six-month cost (based on four months' support): $395.

Good points

■ It deals with the underlying reasons why you overeat and don't feel in control of your food intake.

■ Research from the University of Sydney indicates that the **DIET NO MORE** approach results in better self image and more 'natural' eating patterns. More people in this study lost or maintained their weight over 12 months than gained weight.

■ There's no weighing, measuring or counting foods.

■ You work through the program at your own pace.

■ Full refund if you're not satisfied within 30 days.

Bad points

■ It won't teach you what a balanced diet is. It's aimed at people who already know, so if you don't fall into this group it's probably not for you.

Our verdict: Good. A reasonably priced program for perennial dieters who are keen to get off the diet treadmill.

GutBusters

GOOD

What to expect: Mainly a men's program, focusing on *waist loss*, not weight loss. A 12-month correspondence course with toll-free telephone help. There's no diet plan as such, but the program focuses on lifestyle changes — increasing physical activity and eating less fat and more fibre. In some areas, GutBusters also offers a group program with regular meetings.

Price: $236 for 12 months' course, phone support and maintenance.

Estimated six-month cost: $236.

Good points

- Sensible exercise and healthy eating are encouraged, without calorie or food counting.
- Maintenance tapes are available when you reach your target waist measurement.
- No contracts.

Bad points

- You pay the whole amount upfront (or in four monthly instalments) — refunds after the first week are on a case-by-case basis.

Our verdict: Good. A reasonably priced, all-round lifestyle program, based on sensible nutrition and exercise and tailored for men.

Weight Watchers

GOOD

What to expect: Weekly group meetings where you're individually weighed and then there's a group session. The meal plan focuses on 'points' for each food, with a total number of points allowed each day. You can earn extra points by doing exercise.

Price: Registration fee $30, plus weekly meetings $14.50 each.

Estimated six-month cost: $405.

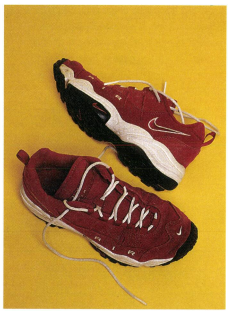
Good points

- The diet plan is nutritionally balanced and based on healthy eating guidelines.
- Each week the program focuses on a different issue (20 in all), such as eating out and the weekend.
- Long-term, sustainable weight loss is encouraged.
- There's a six-week maintenance plan and if you're still at your goal weight after that you become a lifetime member — you can then go to one free meeting per month.
- Members are encouraged to exercise more, with a focus on walking.
- There are no contracts; you pay as you go, though some special package deals are available.

Bad points

- None to speak of, though you'll need to feel comfortable in a group environment rather than individual counselling.

Our verdict: Good. A reasonably priced, nutritionally balanced program with good support.



OK

Gloria Marshall

Note: See page 4 for an update on **GLORIA MARSHALL**'s financial situation.

What to expect: You pay by the month and receive menu plans plus one-on-one counselling; you can go to the 'gym' as many times a week as you like (three times are recommended). Quicktrim shake is part of the plan for the first four weeks.

Price: $125 per month for unlimited visits. Quicktrim costs $49 for 14 serves.

Approximate six-month cost: $790 (based on the difference between the program cost including Quicktrim, and what you'd pay for food anyway instead of Quicktrim).

Good points

- With or without the Quicktrim shake, the diet is nutritionally acceptable, though a little high in protein and low in fat.
- In the longer term you're taught how to plan your own menus.
- Long-term sustainable weight loss is encouraged.
- A maintenance program is available — it also costs $125 per month, unlimited visits.
- A personalised exercise program is part of the program.

Bad points

- When the Quicktrim is replacing some meals, your fibre intake is lower than ideal (23 g a day versus more than 30 g recommended).
- A small percentage of the exercise facilities available use 'passive' exercise machines, which don't increase fitness or burn calories.
- You have to sign a contract and give 30 days' notice to cancel. There's a five-day cooling-off period.

Our verdict: OK. A more expensive program that has a reasonable nutritional balance, and will evenutally teach you how to plan a balanced diet. If you'd been considering joining a gym for exercise, joining this program instead could offset that part of the cost.

Jenny Craig

What to expect: A weekly individual counselling session, focusing on a healthy lifestyle and eating plan. The plan is initially based on packaged **JENNY CRAIG** foods, which you gradually replace with your own cooking as you reach your goal. The meal plans tell you which fresh foods to add at each meal and snack.

Price: Gold membership $399 (includes lifetime membership, exercise tapes, cookbook and maintenance program); silver membership (includes membership until you reach your target weight) $159; in both cases plus **JENNY CRAIG** food, which typically costs $12 per day (budget days are available for around $9).

Estimated six-month cost: $935 (based on the difference between the Silver membership cost with **JENNY CRAIG** food, and what you'd spend on food anyway).

Good points

- The meal plan is nutritionally balanced and based on healthy eating principles.
- You can choose your own menus incorporating **JENNY CRAIG** food, so you shouldn't get bored with the food.
- In the longer term you move off **JENNY CRAIG** food and learn how to plan your own menus.
- Long-term, sustainable weight loss is encouraged.
- There's a 12-month maintenance program that can be purchased separately or is included as part of the Gold program.
- Exercise is encouraged in the weekly sessions. Exercise videos and cassettes are also available.
- You pay for your membership upfront, but there's a five-day cooling-off period — and you pay for the food as you go.

Bad points

- The overall price you'll pay can be difficult to work out, as the amount of **JENNY CRAIG** food you'll buy varies, depending on how much you've got to lose and how quickly you move towards your goal weight.
- If you don't stick with the program until you're planning your own menus, you may not learn enough to develop healthy eating patterns.

Our verdict: OK. A rather expensive program, but it's nutritionally balanced and includes individual advice and counselling.

Lite 'n easy

What to expect: A calorie-controlled meal service, home-delivered once each week. You also have access to phone help from consultants and from the company dietitian if necessary.
Price: $97 per week (Brisbane/Adelaide) and $99 (Sydney/Melbourne) for a 1200 Calories a day diet.
Estimated six-month cost: $700 (based on the difference between the 1200-calorie program in Brisbane and Adelaide and buying your own food).
Good points

- The meals are nutritionally balanced and based on healthy eating principles.
- Individual likes and dislikes can generally be catered for.
- Long-term, sustainable weight loss is aimed for.
- The focus is on the food, but phone support plus printed information are provided to encourage exercise and lifestyle changes.
- There are no contracts and all costs are clear.

Bad points

- As the focus is on the food provided, you may not learn how to keep the weight off once you finish ordering it. However, the amount and type of foods you receive may be educational — especially if you take advantage of the phone support.

Our verdict: OK. A nutritionally balanced program, but it's relatively expensive (though convenient), and you need to focus on teaching yourself how to keep the weight off — the program doesn't do it for you.

NuShape Foods by the Diet Factory

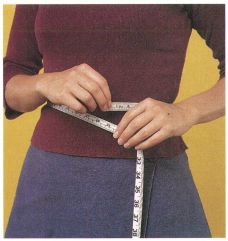
What to expect: A calorie-controlled meal service, home-delivered once a week. If you request it you can receive motivational phone support.
Price: $93 per week for a 1200 Calories a day diet.
Estimated six-month cost: $600 (based on the difference between the price of the program and buying your own food).
Good points

- The meals are nutritionally balanced and based on healthy eating principles.
- The focus is on the food, but phone support and printed information are used to encourage exercise and lifestyle changes.
- Individual likes and dislikes can generally be catered for.
- The costs are clear and there are no contracts.

Bad points

- As the focus is on the food provided, you may not learn how to keep the weight off once you finish ordering it. However, the amount and type of foods you receive may be educational — especially if you take advantage of the phone support.

Our verdict: OK. A nutritionally balanced program, but it's relatively expensive (though convenient) and you need to focus on teaching yourself how to keep the weight off — the program doesn't do it for you.



The Natural Way

What to expect: You visit one of their clinics, where a consultant advises you on a diet, plus sells you a range of herbal and nutritional supplements. Advice on lifestyle and exercise is also given.
Price: $25 to $35 per week, depending on which supplements you choose.
Estimated six-month cost: $780 (based on spending $30 a week on their supplements).
Good points

- The main diet plan is nutritionally OK and based on healthy eating principles — though a little high in protein and low in fat. However, see *Bad points*, below.
- The consultations cover areas such as good nutrition, exercise and healthy lifestyle management.
- Long-term, sustainable weight loss is aimed for.
- A maintenance program is available.
- There are no contracts or joining fees — you pay for the supplements as you need them.

Bad points

- As the main meal plans are nutritionally acceptable, the value of additional nutritional supplements is questionable.
- One of the meal plans ('Health, vitality and weight loss') revolves around combining foods and eating depending on the 'cycles of the body'. It's not nutritionally balanced in all areas, though the company says it's optional and is only ever recommended for a few weeks.

Our verdict: OK. This program is relatively expensive and you're paying for nutritional supplements you may not need. However, if you avoid the 'Health, vitality and weight loss' plan it's nutritionally acceptable and teaches long-term healthy eating habits.

NOT RECOMMENDED

Herbalife

What to expect: A consultant will visit you to explain the program and sell you the products it consists of. You replace two meals a day with a 'Formula 1' shake and have one normal meal a day, plus fruit snacks. The other four 'formulas' are supplementary tablets.
Price: Varies between $100 and $300 per month, depending on the supplements you choose.
Estimated six-month cost: $290 (based on $200 per month less the cost of food you would have bought instead).
Good points

- There are no contracts — you pay as you go.
- The products can be returned for a full refund within 30 days (even if partially used).
- There are no major nutritional inadequacies, but it's not ideal — see *Bad points*, below.

Bad points

- The meal plan is higher in protein and lower in fat than ideal. The diet is also significantly lower in fibre than ideal (around 20 g per day versus more than 30 g recommended) — even including the dietary fibre supplement ('Formula 6').
- You replace two meals each day with a protein drink and have a fruit snack three times a day — this may not suit everyone and could become boring, though, the company disputes this.
- There are thousands of phytochemicals in real food which are beneficial to health — supplements and meal replacements are unlikely to be able to replace real food in every way.
- The maintenance program involves staying on the products, with one meal rather than two being replaced by Formula 1.
- Some of the information given to our participant by the consultant was highly questionable — for example, that the fibre supplement can 'block' fat, especially saturated fat. Herbalife says the consultant should have said the supplement 'absorbs' excess dietary fat and helps to 'efficiently eliminate it' — though no evidence for this could be provided before we went to press.

Our verdict: This program has some nutritional inadequacies and isn't based on healthy eating advice; it certainly won't teach you healthy eating habits and you could be missing out on components found in real foods that science is only beginning to identify. ❑

Skin deep

Moisturiser: full of promises, often at a high price. Do you really need to spend a fortune to find one you like? CHOICE readers trialled 48 to find out.

MOISTURISERS CAN COST THE earth, and it'd be good to know if you really need to pay a lot to get one you'll like. So 286 CHOICE subscribers trialled 48 moisturisers from well-known brands at all price points to find out which you might be likely to prefer.

What are you paying for when you buy a moisturiser? When we looked at this a couple of years ago for our article on anti-aging creams (CHOICE, July 1998), we found that even for a $100+ cream, it wasn't the ingredients or the packaging — they'd cost just a few dollars between them. The rest will be marketing and advertising costs, plus overheads and other production costs — and of course a profit for the company and a mark-up for the retailer. So why pay more money for those costs that don't add anything to the moisturiser's performance if you can find a cheaper one you like just as much?

What mattered most to our trialists was a moisturiser's texture: they didn't like any that were too thick or too runny. It had to absorb into the skin well, and not leave a greasy layer. Scent was important too: they didn't like fragrances that were overpowering or smelt of chemicals. If you can sniff and check texture while you're shopping around, you should have a fair chance of finding something you like. Or you could just try the ones near the top of our trialists' list of preferences — see *What to buy*, right, and the profiles of the best-liked moisturisers, page 17.

What moisturisers do

Different people need different things from a moisturiser: you need to consider things like your skin type, age, effects of your environment (such as air conditioning) and whether you're prone to any skin conditions like acne or pimples.

Moisturisers do just what they say — moisturise. They work in either of two ways (generally both). First, they act as a barrier that stops water loss while preventing external elements from drying out your skin. Second, moisturisers that contain certain chemicals (such as glycerine) attract and lock onto water molecules, keeping them on the skin.

Lotions are different from creams in that they have a low oil content and a high water content, which is good for teenagers with oily skin who don't want to break out in spots. Creams are a mixture of oil (between 40% and 60%) and water. A thicker

WHAT TO BUY

LANCOME Hydra Zen Skin De-Stressing Hydration		$79
PONDS Daily Moisturising Lotion	BEST BUY	$8.20
ST IVES Swiss Formula Collagen Elastin Essential Moisturiser	BEST BUY	$6.99
THE BODY SHOP Vitamin E Moisture Cream		$14.95
L'OREAL Plenitude Futur-E Regular		$15.50

The overall ratings for these five moisturisers were significantly higher than average — you should be able to find one you like among them.

IN BRIEF

- Spending more is no guarantee you'll like a moisturiser: while LANCOME (the most expensive in the trial) was liked by most of the trialists best, a number of other pricy brands like ELIZABETH ARDEN, CHRISTIAN DIOR and JUVENA were well down the preference list. And some cheaper brands, including PONDS, ST IVES, THE BODY SHOP and L'OREAL, were close runners-up to LANCOME.
- Texture and fragrance were very important to trialists and could turn them off a moisturiser altogether.
- If you like a moisturiser with a sunscreen there are a few to choose from near the top of the list — see page 19.

moisturiser has a higher oil content and tends to sit longer on the skin surface, while a watery one is absorbed more quickly. Although your face might look better if more is absorbed, anything too watery is less effective as a barrier. Very dry or older skin might be better with a thicker moisturiser.

As your skin is a single, complete organ, some experts recommend using moisturiser on your whole body. If you have persistent skin problems, such as excessive dryness, you might want to ask your GP to refer you to a dermatologist for advice, rather than simply continuing with moisturiser.

So what about extreme conditions? For very hot (dry or humid) conditions lotions are best, as they're rapidly absorbed, taking water quickly to your outer skin cells. And if you're out skiing on a freezing cold but bright and sunny day? Forget the glamour and slap on a thick layer of oily barrier cream. In both cases, look for a product that incorporates a sunscreen.

Pack it in

Product packaging serves some useful purposes, but excessive packaging is unnecessary and can also negatively affect the environment:

- Producing the packaging uses energy, and most types of energy production generate carbon dioxide and other greenhouse gases and air pollutants.
- Packaging creates solid, liquid and gaseous waste.
- Packaging accounts for a significant percentage of municipal waste, using landfill space and contributing to landfill costs and environmental impact.

We checked and scored the moisturiser packaging for the following:

- The ratio of the weight of the materials used to make it (plastic, aluminium, glass, ceramic and cardboard/paper) to total product weight.
- How many materials in total used for each moisturiser.

The worst was **CHRISTIAN DIOR Hydra-Star Complex Hydratant Poly-actif**. Its packaging is more than twice as heavy as the contents, and uses all five materials. It scored just 20%. Other poor scorers (30%) were also among the most expensive brands: **LANCOME, ESTEE LAUDER, JUVENA** and **ELIZABETH ARDEN**.

The only two moisturisers that scored 100% for packaging were both cheaper supermarket brands: **SAVINGS Vitamin E Moisturising Lotion with Lecithin** from Coles and **FARMLAND Sorbolene Lotion with Glycerin and Vitamin E** from Bi Lo and Coles. Unfortunately neither of these was much liked as a moisturiser (scoring 62% and 54% respectively), but if the environment matters to you they might be worth a try.

You could also write to the maker of your favourite product, asking it to reduce its packaging.

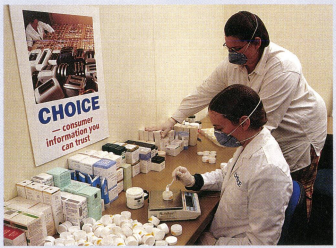
Perhaps not surprisingly, the most wasteful packaging came with one of the most expensive products: Christian Dior Hydra-Star Complex Hydratant Poly-actif (left). Two cheap supermarket-brand moisturisers (right) scored 100% for packaging — a simple dispenser with all relevant information printed on it.

The trial

286 CHOICE subscribers (women and men) trialled the 48 moisturisers at home: three days per moisturiser, with two days using no moisturiser before they started testing another.

The moisturisers were all recommended for day use on the face and neck, and didn't specify any skin type or problem. Some products were recommended for use with related products, such as a toner or cleanser, but many consumers would probably just try them on their own, so we did too. The trialists received them in small containers with no brand names or other identifying information.

The trialists evaluated the condition of the skin on their cheeks after they'd used a moisturiser for three days, and answered questions about its texture, fragrance, absorption and any eye or skin irritation.



Packing the moisturisers in unidentifiable tubs to send to our trialists: just one unusual job for CHOICE staff.

The moisturisers in the *What to buy* list are profiled in rank order. Prices shown are based on nationwide checks in January/February 2000.

Lancome Hydra Zen Skin De-stressing Hydration

Target price: $79 for 50 mL (about $1.58 per mL)

- Trialists' top-rated moisturiser, based on how their skin felt after using it.
- Had by far the most liked fragrance.
- Highest score for absorption.

But...

- The most expensive in the trial.
- Poor packaging score (see *Pack it in*, left).

"This cream smelt lovely, was of a nice consistency and left my skin feeling fresh."

Ponds Daily Moisturising Lotion

Target price: $8.20 for 150 mL (about 5¢ per mL)

BEST BUY

- The second-highest score for how it made trialists' skin feel after use.
- Equal third most liked fragrance.
- One of the cheapest moisturisers.
- Good packaging score.

"All-round winner. My favourite of all the ones I trialled."

St Ives Swiss Formula Collagen Elastin Essential Moisturiser

Target price: $6.99 for 150 mL (about 5¢ per mL)

BEST BUY

- Very high rating for texture.
- Equal third most liked fragrance.
- One of the cheapest moisturisers.
- Good packaging score.

"I found this excellent ... the best I've ever tried."

The Body Shop Vitamin E Moisture Cream

Target price: $14.95 for 50 mL (about 30¢ per mL)

- Very high rating for texture.
- Reasonably priced.
- Good packaging score.

"The scent, colour and texture were all very good. It absorbed well — I would buy this moisturiser."

L'Oreal Plenitude Futur-E Regular

Target price: $15.50 for 120 mL (about 13¢ per mL)

- One of the better absorption ratings.
- Reasonably priced.

"Beautiful product — couldn't fault this one."

Over the top

There's a fine line between reality and an overactive marketing imagination when it comes to the flowery descriptions that often crowd cosmetic packaging.

If we're to believe the advertising hype, our skin is a separate entity that thinks, breathes and requires its own personal nourishment, including vitamins, as **ESTEE LAUDER Daywear** contends: "Now your skin can live in an ideal world ... An exceptional blend of vitamin and anti-oxidant." In fact it's not proven that vitamins or enzymes can become available to skin cells simply by applying them to the skin's surface.

DR LE WINN'S Private Formula has a bet each way: "A 'multi-action' that *virtually* permeates the skin with a 'microclimate' that protects it from the thermal abuses ... acting for the skin as a multi-vitamin supplement does for the body." Or you might prefer the more poetic version: "It *slips into* the skin with the sleekness of satin." (Our italics.)

Some companies, like **ELIZABETH ARDEN**, tell us one of their products can 'train' our skin: "This skincare breakthrough programs skin to recreate its own moisture continuously, day after day."

Others, such as **OIL OF OLAY,** suggest our skin might even have its own ego: "Contains fluids so similar to the natural fluids in young skin, that skin readily claims them as its own." And from **JURLIQUE,** may the force be with you: "Unique Bio-Intrinsic extraction method that captures the 'life-force' of the plants, enhancing the potency."

Finally, if your skin's all in a tizz at the end of a busy "skin day", many products have "comfort" readily available. **L'OREAL** takes an extra step by offering guidance to our frazzled skin: "It goes beyond moisturising by helping skin take care of itself, today and tomorrow." If only!

Table notes

1 Price per gram/mL

These prices give a rough comparison of the cost of the moisturisers. They're calculated from the prices found in a nationwide survey in January/February 2000.

2 Texture

Trialists rated texture as the most important factor in whether or not they liked a moisturiser. *"Not too heavy, not too light"* was a typical comment about **ST IVES Swiss Formula,** the top scorer, with 96% of trialists liking its texture. Its price — it was the cheapest of the five top-rating moisturisers — shows you certainly don't have to spend big to get a moisturiser that feels good on your skin.

THE BODY SHOP Vitamin E Moisture Cream and **CUSSONS Natural Care Essential Moisturiser,** both also reasonably priced, came close behind: *"Beautiful 'satiny' feel"* and *"Not too light, not heavy but a medium texture"*. **CHRISTIAN DIOR,** one of the most expensive brands, was rated significantly lower than average for texture.

Anything that was too thick and gluggy or watery and runny got a thumbs-down — which was evident in what trialists had to say about the lowest scores: **ARTISTRY Delicate Care Hydrating Fluid**: *"What texture? — This moisturiser is so watery and thin"*; **ST MARK Sorbolene and Glycerin Cream**, another low scorer: *"Too thick to rub in easily"*; and of **INNOXA Sensitivity Soothing Moisture Lotion**: *"Runny, unpleasant to apply"*.

Texture's very important to people when judging a moisturiser: too watery (left) and too thick (right) brought a product's score way down, whereas the top scorer for texture, St Ives Swiss Formula (centre), was voted 'just right'.

3 Fragrance

LANCOME had by far the most frequently liked fragrance of all. A typical comment was: *"Subtle and unusual. Smells expensive!"* But being expensive clearly isn't essential for a popular fragrance, as the similarly priced **ELIZABETH ARDEN Visible Difference Refining Moisture Cream Complex** scored significantly lower than average.

Subtlety seemed a popular criterion for fragrance, with none of the highest-scoring brands being characterised by a strong scent: **REVLON Absolutes Continuous Moisturising Fluid:** *"Pleasant light scent, fresh"*; **ST IVES Swiss Formula**: *"Subtle fragrance"*; and **PONDS Daily Moisturising Lotion:** *"It had a gentle fragrance"*.

Disliking the fragrance could really put trialists off a moisturiser, such as with **JURLIQUE Day Care Face Cream**: *"Too much perfume for me"*. **NEUTROGENA Healthy Skin Face Lotion** fared even worse; one trialist said: *"Smelt 'off', absolutely disgusting"*.

Anything that smelt too herbal or medicinal or was overpowering and strong also scored badly.

4 Absorption

Once again, **LANCOME** came out top and was the only moisturiser to score significantly higher than average for absorption: it *"felt smooth and not greasy"*, as well as *"made my skin feel fresh"*.

The main comment about absorption of the least preferred brands was that they were all greasy: **ST MARK:** *"After rubbing in for a long time, even then it felt very greasy"*; **BLACKMORES Antioxidant Skin Care Daily Defence Moisturiser:** *"Very greasy, not good at all"*; and **SUN 2000 Everyday Herbal Moisturiser:** *"Left my skin greasy even one hour after application"*. **JURLIQUE Day Care Face Cream** was judged the worst for absorption, and the main complaint was it didn't disappear: *"Left my skin sticky and wet as it hardly absorbed"*.

5 Eye irritation

None of the moisturisers caused statistically significantly more eye irritation than average.

6 Skin irritation

NEUTROGENA was the only moisturiser to be commented on significantly more often than average for causing skin irritation, with 24% of trialists experiencing a stinging, burning or tingling sensation. The instructions do say: "You may experience a brief tingling sensation."

7 Packaging score

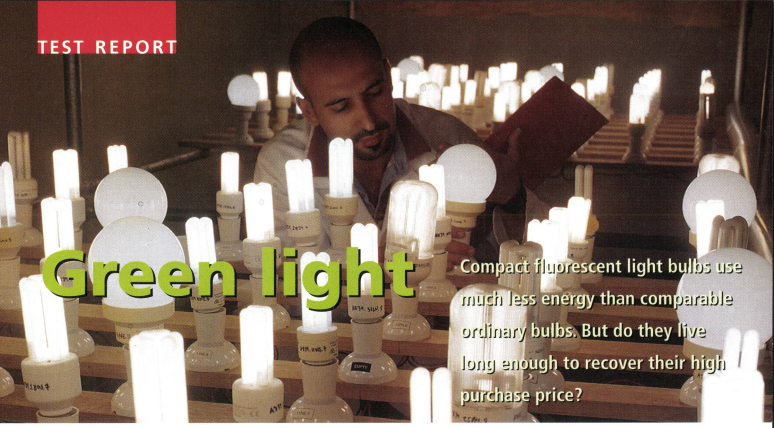
Cosmetics are often criticised for their overpackaging, so we checked them out from an environmental point of view. See *Pack it in?*, page 16, for details.

8 Overall score

We asked trialists about the performance of each product as a moisturiser: "How would you rate this moisturiser's performance after three days — think about how the skin on your cheeks feels?" The scores in this column are an average of trialists' ratings for each moisturiser, converted to a percentage.

	1	2	3	4	5	6	7	8	
		Trialists' responses							
Brand / type (in rank order, with the number of people who tried it)	**Price** (per g/mL; $)	**Liked texture** (%)	**Liked fragrance** (%)	**Said moisturiser completely absorbed** (%)	**Had eye irritation** (%)	**Had skin irritation** (%)	**Packaging score** (%)	**Overall score** (%)	
Lancôme Hydra Zen Skin De-stressing Hydration (43)	1.58	90	94	88	5	12	30	76	
Ponds Daily Moisturising Lotion **(A)** (42)	0.05	91	84	67	2	2	90	74	
St Ives Swiss Formula Collagen Elastin Essential Moisturiser (51)	0.05	96	84	71	2	4	90	72	equal
The Body Shop Vitamin E Moisture Cream (46)	0.30	95	81	67	2	11	80	72	
L'Oreal Plenitude Futur-E Regular (48)	0.13	90	68	73	15	–	60	69	
Revlon Absolutes — Continuous Moisturising Fluid (47)	0.56	81	85	64	6	6	70	68	
David Jones Vitamin E Moisturising Cream with Apricot Kernel Oil (50)	0.02	92	82	74	4	–	90	67	equal
Estee Lauder Daywear Super Anti-Oxidant Complex **(A)** (44)	1.28	78	73	68	2	–	30	67	
Classics by Tania — Vitamin E Moisturising Cream (46)	0.01	85	74	70	–	7	90	66	equal
Cussons Natural Care Essential Moisturiser **(A)** (46)	0.25	94	82	54	–	9	40	66	
Dr Le Winns Private Formula Day Cream Moisturiser (47)	0.53	92	57	49	2	9	70	65	equal
Natio Natural Vitamin E Moisturising Cream (46)	0.10	84	37	54	4	7	80	65	
Red Earth Replenishing Facial Moisturiser **(A)** (49)	0.16	82	76	59	–	4	90	64	
Clarins Multi Active Day Cream (48)	1.30	73	77	52	4	6	40	63	
Decleor Day Hydrating Cream (47)	1.19	86	75	60	6	8	70	63	
MD Formulations Facial cream (43)	1.42	82	63	56	–	14	40	63	equal
Nutrimetics Nutri-Moist (49)	0.28	84	76	49	4	4	50	63	
Simple Daily Moisturising Lotion (47)	0.07	81	66	69	–	–	80	63	
Clinique Dramatically Different Moisturising Lotion (49)	0.45	74	53	67	–	6	50	62	
Johnson's pH5.5 Facial Care Moisturising Day Cream (48)	0.06	71	81	50	4	8	50	62	
Redwin Extra Light Sorbo-Lite Sorbolene (47)	0.02	75	74	62	–	2	90	62	equal
Savings Vitamin E Moisturising Lotion with Soya Lecithin (46)	0.01	81	63	70	4	7	100	62	
Avon Maximum Moisture Super Hydrating Gel (48)	0.42	52	62	54	6	4	60	61	
Oil of Olay Moisturising Cream (47) **(B)**	0.12	81	70	72	2	6	70	61	equal
Shiseido Vital-Protection Moisture Active Emulsion (49)	0.77	64	76	63	2	6	50	61	
Neostrata Smoothing Cream (46)	0.78	79	59	50	4	15	40	60	
Neutrogena Healthy Skin Face Lotion (45)	0.21	84	27	71	13	24	60	60	equal
Nivea Visage Moisturising Fluid SPF 15+ **(A)** (48)	0.11	79	71	44	6	9	90	60	
Bloom Day Cream — Lavender and Neroli (45)	0.15	87	51	60	9	9	80	59	
Juvena Rejuven Q10 — Triple Active Cream (44)	1.14	73	60	41	2	9	30	59	
Starlet Originals Vitamin E Cream Moisturiser with Wheat Germ (49)	0.01	82	66	67	2	6	90	59	equal
Terra Firma Sweet Almond & Cool Cucumber Facial Moisturising Lotion (51)	0.08	67	55	61	2	6	90	59	
The Body Collection Face Cream — Vitamin E (48)	0.05	73	77	63	2	4	90	59	
Bi Lo Vitamin E Moisturising Cream with Soya Lecithin (44)	0.01	84	55	59	2	14	90	58	
Elizabeth Arden Visible Difference Refining Moisture Cream Complex (50)	1.27	76	38	54	6	8	30	58	equal
H Bio-Juven Moisturiser (48)	0.23	64	32	75	10	8	90	58	
John Plunkett Protective Day Cream **(A)** (47)	0.33	64	66	45	13	2	50	58	
Christian Dior Hydra-Star Complex Hydratant Poly-actif (46)	1.50	43	74	50	2	9	20	56	equal
QV Cream (41)	0.03	59	66	36	7	10	90	56	
JP Age Delay Hydrating Day Lotion **(A)** (44)	0.59	59	36	50	9	11	50	55	
Artistry Delicate Care Hydrating Fluid **(C)** (48)	0.56	31	75	67	–	6	70	54	
Farmland Sorbolene Lotion with Glycerin and Vitamin E (49)	0.01	68	64	40	–	8	100	54	equal
Innoxa Sensitivity Soothing Moisture Lotion (48)	0.25	32	46	67	4	6	70	54	
Sun 2000 Daily Herbal Moisturiser SPF 20 **(A)** (43)	0.27	54	47	30	2	5	90	51	
No Frills Protective Moisturising Oil (49)	0.01	59	67	63	–	–	90	50	
Blackmores Antioxidant Skin Care Daily Defence Moisturiser (43)	0.28	49	38	30	7	7	70	46	
Jurlique Day Care Face Cream (50)	0.50	38	28	18	10	10	70	46	equal
St Mark Sorbolene and Glycerin Cream (45)	0.01	35	28	24	2	5	90	46	

(A) This moisturiser contains sunscreen.
(B) Formerly Oil of Ulan.
(C) This is an Amway product.



Green light

Compact fluorescent light bulbs use much less energy than comparable ordinary bulbs. But do they live long enough to recover their high purchase price?

IN BRIEF

- In theory, after only about 1.5 years you can recover the high purchase price ($25 in our example, Figure 1) of a 23 W compact fluorescent (long-life) light bulb replacing a 100 W incandescent (ordinary) bulb, and can save an additional $56 over its life of 8000 hours.
- The light output of some long-life models isn't quite as high as that of the incandescent bulbs they're supposed to replace. And they may get considerably dimmer over time. So you may want to get one with a higher wattage than recommended by the manufacturers. Our calculations take this into account.
- Most manufacturers recommend you don't use long-life bulbs in enclosed light fittings or with dimmers.

HOW LONG DO COMPACT FLUORESCENT (long-life) light bulbs really last? How bright is the light you get from them, and how much money can you save by using them? Finding out is a long process: some models claim a life of 10,000, 12,000 or even 15,000 hours.

We switched on 240 bulbs (10 each of 24 models; see the table, far right) in September 1999. After about 3400 hours of cycling 165 minutes 'on' and 15 minutes 'off' we're less than halfway through the test — but we think it's time to take stock.

Survival rate

Long-life bulbs should last at least long enough for you to recover their high purchase price in saved electricity costs. Otherwise you're likely to be disappointed and think twice about buying one again.

About half the models in our test are still going strong, with all their samples still alive after 3400 hours — which is better than break-even time for higher-wattage bulbs (see Figure 1).

The model to stay away from seems to be the **CONDOR Daylight CESD18**. To date seven of the 10 samples have failed. All lasted at least 2650 hours and therefore long enough to recover their relatively low purchase cost. However, we think such a high failure rate at about half their claimed life expectancy of 6000 hours isn't good enough.

The two **MIRABELLA U-shaped** models have lost two and three samples.

The **PANA VISION 20 W** originally in the test had nine casualties. However, according to the Australian distributor (Compact Lamps Australia), our test samples came from a faulty batch that has been recalled. If you have a **PANA VISION 11 W** or **20 W** bulb with the batch code J9, F9 or A9 (printed on the white lamp base), you can get it replaced by returning it to the retailer you bought it from. We've now removed the 20 W model from the test and it's not reported on in the table. The 11 W samples have only had one failure in the test.

Break-even time

Long-life bulbs use only about 20% of the energy of the incandescent bulbs they're supposed to replace — which is why a 20 W bulb theoretically replaces a 100 W one. So using them benefits the environment right away.

Over 8000 hours, a 20 W long-life bulb produces about 600 kg less CO_2 than a 100 W incandescent bulb (if the electricity is generated in a coal-burning power plant).

But what about the cost? You can get a brand-name incandescent light bulb for about 80 cents that's likely to last for around 1000 hours. The electricity costs during that time are much higher than the purchase price.

The long-life bulbs in our test, on the other hand, cost on average about $25 to buy. But because they use little energy, even over a life of, say, 8000 hours, the electricity costs are small compared to the purchase price.

How long do they take to break even with incandescent bulbs? This depends on the wattage. We've made a calculation for two examples: a 15 W long-life bulb replacing a 60 W incandescent, and a 23 W long-life bulb replacing a 100 W bulb — see Figure 1.

Shining brightly?

First, we checked whether the long-life bulbs are as bright as their manufacturers claim. Only a few of them are. While most of the 10–13 W long-life bulbs (claimed to replace 50–60 W incandescent bulbs) come fairly close, some of the 18–21 W ones claimed to replace 100 W incandescents are considerably lower.

But what's worse, the bulbs become dimmer over time. When we measured their light output after 3000 hours, the brightness of some models had dropped by more than a third. Only the GE models dimmed by 10% or less. This deterioration happens in the first part of the bulb's life, and shouldn't get too much worse from now on.

However, with most models it may be a good idea to choose a bulb with a higher wattage to start with (say, replacing a 60 W incandescent with a 15 W compact fluorescent). That's particularly the case if you want to use one of the models with a cover over the actual bulb (NELSON ELT-S and ELT-C ranges), as they're comparatively dim to start with.

Where — and where not — to use them

■ You get the most benefit using long-life bulbs in areas where they're switched on for long periods of time — for example, in living areas or the hallway. Some manufacturers say frequent on/off switching reduces the lamps' life.

■ Some models take more than two seconds to switch on (all the NELSON models in our test, except the ELM 20 W Compact and the ELT-C 20 W). This is because the electrodes preheat before the bulb switches on. So they're not suitable for areas where you need immediate light, such as a staircase.

On the other hand, our German counterparts found that models that switch on immediately are likely to wear out more quickly. Some of our results may confirm this: the CONDOR and MIRABELLA models all switch on immediately — and there are already a number of casualties.

■ Most of the long-life bulbs in the test take between one and two minutes to reach 80% of their maximum brightness. This can be annoying in areas where they're usually switched on for only a few minutes at a time — for example, a bathroom. The NELSON ELM 20 W Compact and ELT-C 20 W and the SYLVANIA Lynx Energy Saver 20 W warm up faster (around 30 seconds).

■ If you use a long-life bulb in an enclosed light fitting, heat may build up inside the fitting and reduce the bulb life. However, some models (such as the NELSON ELM 20 W Compact in our test) can adjust to higher temperatures and are OK to use in enclosed fittings.

■ You can't use long-life bulbs with a dimmer. ❑

Long-life bulbs

Brand / model (in alphabetical order)	Price ($)*	Failures (after 3400 hours)**
CONDOR Daylight CESD12 (12 W)	15	1
CONDOR Daylight CESD18 (18 W)	15	7
GE FLE11DBX (11 W) **(A)**	30	0
GE FLE20TBX (20 W)	30	0
LUXMAN 11 W	17	0 **(D)**
MIRABELLA U-shaped EE10 (10 W)	17	2
MIRABELLA U-shaped EE20 (20 W)	18	3
MIRABELLA Elite 10 W Spiral	21	1
MIRABELLA Elite 20 W Spiral	21	1
NELSON ELM 11 W Mini Compact	25	1
NELSON ELM 20 W Compact	31	1
NELSON ELT 12 W Compact	30	0
NELSON ELT 20 W Compact	30	0
NELSON ELT-C 12 W **(B)**	32	0
NELSON ELT-C 20 W **(B)**	32	0
NELSON ELT-S 12 W **(C)**	32	0
NELSON ELT-S 20 W **(C)**	32	0
OSRAM Dulux EL Economy 12 W	20	0 **(D)**
OSRAM Dulux EL Economy 21 W	20	0 **(D)**
OSRAM Dulux EL Longlife 11 W	25	0 **(D)**
OSRAM Dulux EL Longlife 20 W	25	0 **(D)**
PANA VISION 11 W	23	1
SYLVANIA Lynx Energy Saver 20 W	17	0 **(D)**

* Price paid by us or according to the manufacturer. Note that some models are only available from specialised lighting shops.

** Out of 10 bulbs.

(A) According to the manufacturer, this model will be discontinued.

(B) Has a cylindrical cover that dims the bulb considerably.

(C) Has a spherical cover that dims the bulb considerably.

(D) This model was included in the test at a later stage, and has been operating for about 2000 hours less than the others.

How they work

With incandescent bulbs, an electric current is sent through a metal wire, heating it white-hot so it gives off light. It's cheap but not very efficient — most of the electrical energy is converted into heat rather than light.

In fluorescent bulbs, an electric current is sent through a mixture of gases in a tube. The gases emit ultraviolet radiation, which causes a phosphor coating on the inside of the tube to glow (fluoresce). The mixture of phosphor determines how close the glow is to natural light. This process uses only about 20% of the energy consumed by incandescent bulbs to produce the same amount of light.

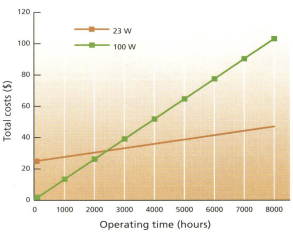


Figure 1: One 23 W long-life bulb costing $25 and replacing eight 100 W incandescent bulbs can pay for itself after about 2400 hours (assuming an electricity price of 12 cents per kWh). If it's used in a living room and switched on for about 1500 hours a year, this will take about 1.5 years. After that, you'll start making money — $55 after 8000 hours. We did the same calculation for a 15 W long-life bulb replacing eight 60 W ordinary ones: the break-even time is about 3900 hours (or 2.5 years), and after 8000 hours you'll have saved $25.

Getting the washing clean

IN BRIEF

- Four of the seven top-scoring laundry detergents are concentrates. As a group, they now clean your clothes as well as conventional powders; see *Regular or concentrate*, right.
- Manufacturers' recommended doses vary considerably from brand to brand. Check the table on page 25 to find out how much each detergent *really* costs — per wash.
- See *Green laundry*, far right, for hints on how to lower the environmental impact of your washing.

Don't be fooled by a cheap packet price — check the recommended dosage too. It's the cost per wash that counts when you're comparing prices.

LAUNDRY DETERGENTS ARE RELATIVELY low-cost products, but we test them every two years or so to keep you up-to-date — the results do change, as the manufacturers regularly reformulate the products. We also tell you how much the detergents cost per wash.

For the cleanest wash

This latest test of 42 regular and concentrated laundry powders confirmed our findings from previous years — that you can't beat the big-name brands for the cleanest wash. However, there was one big mover: the reformulated **OMO High Performance** lived up to its name and beat all the other detergents for top-loading washing machines. The brand's equivalent for front loaders, **OMO Matic**, remained at the top of the list of detergents specifically formulated for front-loading machines.

But such good performance usually comes at a price. Both these products are among the most expensive and cost more than 50 cents per wash. OMO's concentrated powders, on the other hand, cost much less per wash — and also performed well.

Regular or concentrate?

While in previous tests conventional powders tended to wash better, in this test four of the seven top-scoring detergents (scoring at least 75%) are concentrates. However, where a brand has both a regular and a concentrated detergent on the market, the regu-

WHAT TO BUY

	cents per wash
FOR TOP LOADERS ONLY:	
Best performer: **OMO High Performance**	59
Strong performers:	
DRIVE Concentrate	48
DRIVE	50
OMO High Performance Concentrate	42
Cheapest per wash for an OK result:	
DYNAMO Ultra Hi Tech Concentrate	16
FOR FRONT LOADERS ONLY:	
Best performer: **OMO Matic**	54
FOR BOTH TOP AND FRONT LOADERS:	
Best performer: **RADIANT XL Concentrate**	41
Cheapest per wash for an OK result: **DUO Concentrate**	23

The top-performing detergents in our test — and the two cheapest that'll still give you an OK result.

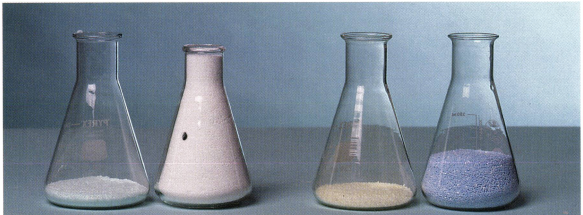
lar powder generally washed slightly better than the same brand's concentrate. **DRIVE, DYNAMO** and **HOME BRAND** were the exceptions.

Again with a few exceptions (**HOME BRAND** and **SPREE**), concentrates tend to be cheaper per wash — and they have the edge over conventional laundry powders as far the environment is concerned. You generally have to use less (though not always — see the photo below), so there's a lower chemical burden on the waste water. And they usually involve less packaging, are lighter to carry and take up less space.

How much?

While it's always worthwhile looking for laundry detergents on special at your supermarket, finding the cheapest brand can sometimes be impossible unless you're prepared to do complex calculations in the supermarket. Not only do the packet sizes vary, the recommended doses differ quite considerably too. The doses for top-loading detergents ranged from about 40 g to over 200 g for a regular powder, and 20 g to (an incredibly high) 135 g for a concentrate.

This last figure is a little *more* than the recommended dose for the same brand's regular laundry powder! In fact, you have to use so much of the **HOME BRAND Concentrated Laundry Powder** that it'll end up only slightly cheaper *per wash* than premium-brand **RADIANT Pure XL Concentrate**, which costs more than twice as much to buy and gives a similar wash. *(continued overleaf)*



Dominant Phosphate Free Laundry Powder (40 g) **Savings Laundry Detergent (219 g)** **Amway SA8 Laundry Concentrate (20 g)** **Home Brand Concentrated Laundry Powder (135 g)**

Pack prices can be misleading if the manufacturer recommends a high dose. For example, the recommended doses for top-loader detergents vary considerably. On the left are the lowest and highest recommended doses of regular laundry powder (left) and concentrates (right). Check in the table, page 25, how much each detergent costs you *per wash*.

Green laundry

None of the detergents in this test makes any particular environmental claims, but all state on the packaging whether they contain phosphates. Most also give the approximate level and indicate that it complies with industry standards of a maximum level of 7.8 g per wash.

Phosphates (which contain phosphorus) are used in laundry detergents to soften the water and help keep extracted dirt from being redeposited onto your washing. In the environment, however, high levels of phosphorus can cause eutrophication — excessive growth of blue-green algae in inland waterways, which can make rivers toxic and destroy aquatic life.

Expert opinion on how much domestic laundry detergents contribute to this danger is divided. Some say removing phosphates from detergents alone won't stop it, as the largest proportion of phosphorus in Australia's inland waters comes from non-detergent sources (for example, cattle feedlots, piggeries and dairies). Others say it can help reduce the problem, especially if waste water is discharged into inland waterways.

If you want to reduce the risk, look for a detergent with the 'NP' symbol, or check our table. Unfortunately, you may have to compromise on performance. All the better-performing detergents in this test contain phosphorus, but four others have no or low phosphorus levels and had an OK test result, scoring 59% or more: **BIO-ZET Advanced Concentrate, DOMINANT Phosphate Free Laundry Powder, BI LO Laundry Detergent** and **SAVINGS Laundry Detergent**.

Other ways to green your washing

- Don't overdose. Use the amount of detergent recommended on the packet, or even try less.
- Concentrates generally require smaller doses, so fewer chemicals will reach the sewerage system.
- Buy refills, if available, to cut down on packaging.
- Wash in cold water or at a lower temperature (warm water doesn't improve the cleaning power of better-performing laundry detergents much anyway).
- Don't underfill your washing machine, especially if its water levels can't be adjusted (or don't adjust themselves) to smaller loads.
- Consider a front loader if you need a new washing machine. They use less water and tend to be more energy-efficient. For a top loader, check its energy efficiency on the label — the more stars, the better.

Can't find your detergent?

We can't test all laundry detergents on the market, so for this test we chose regular and concentrated powders — the group that holds the biggest market share. The products tested are available in most states and are suitable for cold-water washing. We excluded laundry liquids and tablets, as well as powders designed for coloured items, or for any other specific laundry need such as sensitive skin or with antibacterial properties.

If your detergent fits these criteria but you can't find it in the table on page 25, it may have been reformulated since our test, so we can't report on it.

To take the tedium out of comparing prices, we've calculated how many washes you'll get from each pack of detergent if you follow the manufacturer's recommended dosage. Check the table to find out how much each detergent costs per wash, as opposed to per pack.

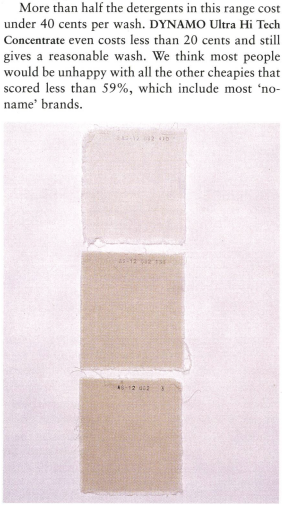
Will a cheaper detergent do?

Generally speaking, the cheaper the detergent, the poorer its performance. This doesn't mean, however, that you'd only be satisfied with the wash achieved by the best-performing detergents.

We use a spectrocolorimeter to measure how much dirt the detergents remove — this is a sensitive electronic 'eye' that detects the differences in brightness and cleanness much better than the human eye. It takes a 6% difference in the washing performance score to give the detergents a slight but visibly different cleaning power.

You'd probably be satisfied with any of the detergents that scored from 59%–72% for relative washing performance (see note 5, right, for more on this), especially if you don't have lots of stubborn stains and white clothes, or if you just want to freshen up your clothes.

More than half the detergents in this range cost under 40 cents per wash. **DYNAMO Ultra Hi Tech Concentrate** even costs less than 20 cents and still gives a reasonable wash. We think most people would be unhappy with all the other cheapies that scored less than 59%, which include most 'no-name' brands.



The difference between the best and the worst detergents: Omo High Performance (top) scored 87% and Black & Gold Super Concentrate (middle) 43% — not much better than plain cold water (bottom).

TABLE NOTES

1 Also OK for front loaders

Front-loading washing machines use less water than top loaders (and are often more energy-efficient too), but they need a low-sudsing detergent. Only use a detergent in a front loader that's labelled 'suitable for front loaders' or suggests a dosage for them.

2 No phosphorus

A tick in this column indicates that the detergent has a phosphorus content of 0.5% or less (equivalent to the 'NP' symbol used by most major manufacturers). For more information on this, see *Green laundry* on page 23.

3 Contains enzymes

'Not stated' means that manufacturers didn't provide the information either on the packet or when we asked them for it. Enzymes help break down protein, starch and biological-based stains, such as blood, sweat and make-up. In this test detergents containing enzymes generally performed better than those without. However, they're best avoided by people with sensitive skin, as they can cause irritation.

4 Cost per wash

We calculated how many washes it was possible to get from each pack of detergent, following the manufacturer's recommended dosage. We then collected prices for each detergent all over Australia to find the most representative one and used it to calculate the average cost per wash. If you buy a different pack size this cost per wash might vary slightly, and it's always worth checking your local supermarket for detergents on special.

5 Relative washing performance score

We used each detergent to wash specially soiled cotton and polycotton swatches attached to a load of laundry items, at the lowest dose recommended for a normal load, and in cold (20°C) water. We used a spectrocolorimeter (a sensitive electronic 'eye') to measure how much dirt the detergents had removed, and converted this measurement into a washing performance score. The test was run three times for each detergent, in washing machines filled to 70% of their claimed capacity. To give 'relative washing performance', we compared the results with 'best wash' swatches that had been washed six times in good-quality detergent.

Footnotes

ns not stated.
na not applicable.
* See note 4, above, for details of how we priced the detergents.
(A) According to the manufacturer, the only difference between this detergent and Surf Concentrated Ocean Breeze is the fragrance.

LAUNDRY DETERGENTS

Brand (in rank order within groups)	Manufacturer / distributor	Origin	1 Also OK for front loaders	2 No phosphorus	3 Contains enzymes	Packet size costed (kg) *	Most representative survey price ($) *	4 Cost per wash (cents) *	5 Relative washing performance score (%)	
FOR FRONT LOADERS										
OMO Matic	Lever Rexona	NZ	✓		✓	1	5.35	54	81	
DYNAMO Front Loader Matic Concentrate	Colgate-Palmolive	Australia	✓		✓	0.75	3.99	40	75	
COLD POWER Matic	Colgate-Palmolive	Australia	✓			1	4.96	45	65	
OMO Matic Concentrate	Lever Rexona	Australia	✓			1	5.35	38	63	
DOMINANT Front Loader Laundry Powder	Dominant	Australia	✓		✓	1.5	15.15	22	57	
FOR TOP LOADERS (unless specified as also OK for front loaders)										
OMO High Performance	Lever Rexona	NZ			✓	1	5.35	59	87	
DRIVE Concentrate	Lever Rexona	NZ			✓	1.5	7.69	48	86	
DRIVE	Lever Rexona	NZ			✓	1	5.45	50	84	equal
OMO High Performance Concentrate	Lever Rexona	NZ			✓	1.5	7.15	42	84	
RADIANT XL Concentrate	Cussons	Australia	✓		✓	1	6.17	41	75	
BIO-ZET Wonderful	Kao	ns			✓	1.5	8.37	70	72	
BIO-ZET Advanced Concentrate	Kao	ns	✓	✓	✓	0.75	4.68	33	69	
DUO Concentrate	United Laboratories	Australia	✓		✓	0.75	2.99	23	67	
DOMINANT Gold Laundry Powder	Dominant	Australia			✓	1.5	14.90	40	66	equal
DYNAMO Concentrate	Colgate-Palmolive	Australia			✓	0.75	4.37	40	66	
DYNAMO Hi Tech Detergent	Colgate-Palmolive	ns				1	4.99	50	65	equal
RADIANT Pure XL Concentrate	Cussons	Australia	✓			1	6.17	41	65	
HOME BRAND Concentrated Laundry Powder	Woolworths	Australia	✓		ns	1	2.44	35	64	
COLD POWER	Colgate-Palmolive	Australia				1	4.95	62	63	equal
DOMINANT Phosphate Free Laundry Powder	Dominant	Australia		✓	✓	1.5	14.90	39	63	
AMWAY SA8 Plus	Amway	US	✓		✓	1	13.60	59	62	
BI LO Laundry Detergent	Bi-Lo	Australia	✓	✓		1	1.50	30	62	
COLD POWER Ultra Concentrate	Colgate-Palmolive	Australia				0.75	3.98	28	62	equal
DYNAMO Ultra Hi Tech Concentrate	Colgate-Palmolive	Australia				2	5.45	16	62	
CASTLE EXCEL Laundry Powder	Campbell Consumer Products	Australia	✓			1	2.79	40	62	
SAVINGS Laundry Detergent	Coles	Australia	✓	✓		1.5	2.35	34	62	
FAB	Colgate-Palmolive	Australia				1	4.95	50	61	equal
SURF Cold Water Sunshine Lemon	Lever Rexona	NZ				1.5	4.35	31	61	
SURF Cold Water Concentrated Sunshine Lemon **(A)**	Lever Rexona	NZ				1	3.49	29	60	
SPREE	Colgate-Palmolive	Australia			ns	1	3.08	31	59	
BLACK & GOLD Heavy Duty Laundry Powder	Australian Asia / Pacific Wholesalers	Australia	✓			1	1.99	22	57	
BI LO Concentrated Laundry Powder	Bi-Lo	Australia	✓			1	2.44	22	56	
SAVINGS Concentrated Laundry Powder	Coles	Australia	✓			1	2.99	27	56	equal
SPREE Concentrate	Colgate-Palmolive	Australia				0.75	2.89	32	56	
FAB Concentrate	Colgate-Palmolive	Australia				0.75	3.98	36	55	
AMWAY SA8 Laundry Concentrate	Amway	US	✓	✓	ns	0.75	17.55	46	54	
CASTLE EXCEL Concentrate	Campbell Consumer Products	Australia	✓			0.75	2.79	19	54	equal
NO FRILLS Laundry Detergent	Franklins	Australia	✓	✓	ns	2	2.85	17	54	
BLACK & GOLD Detergent Powder	Australian Asia / Pacific Wholesalers	Australia	✓	✓		1.5	2.35	17	51	
HOME BRAND Laundry Detergent Powder	Woolworths	Australia	✓	✓	ns	1.5	2.36	20	49	
NO FRILLS Concentrated Laundry Powder	Franklins	Australia	✓	✓	ns	1	2.38	16	47	
BLACK & GOLD Super Concentrate	Australian Asia / Pacific Wholesalers	Australia	✓	✓		1	2.99	16	43	
COLD WATER	na	na	na	na	na	na	na	na	31	

CHOICE: who, what and why

Have you ever wondered how we decide what we'll test and report on in CHOICE? How we get the products? How we test them? What else we do for consumers?

In our labs: testing drills

FORTY YEARS ON

- As CHOICE said on the first page of its first issue in April 1960, ACA is "*your* association". From the beginning you've told us what you want to know about and want us to do, and you're still doing it, helping both yourselves and all Australian consumers. (And that's the magazine's original masthead at the top of the page.)
- Thanks to all subscribers for your continuing support — and keep those questions, requests, comments, scams and criticisms coming.

YOU — OUR SUBSCRIBERS — PLAY the most important role in determining what we cover in CHOICE. We get hundreds of phone calls, letters, faxes and emails every day asking for, say, recommendations on buying a VCR, the best insurance deal in town or advice about your rights as a consumer.

While you're looking for answers, we depend on your questions and suggestions to keep CHOICE relevant to your needs. So keep on asking us. Keep our phone, fax and email lines busy by telling us what's happening in the marketplace. Or log onto our new website for an instant exchange of information with other consumers — see *Cyber CHOICE*, far right.

Maintaining independence

A question we're often asked is how we get and test the products we report on in CHOICE. Do manufacturers give them to us?

Absolutely not. We buy all the products just like any other consumer. (Have you ever shopped till you dropped? Not like our brave shoppers!) We never accept test products as gifts or loans from manufacturers or retailers, nor do we take advertising or receive any commercial or ongoing government funding. Our income comes solely from the sale of CHOICE and our other products.

This ensures our complete independence, which is crucial to our credibility when we're testing products, giving advice or representing consumers in the wider marketplace.

Testing times

Most of the products we report on are tested by skilled and experienced staff in our own laboratories; for some tests (of food, for example) we also use accredited outside labs. All our tests follow a rigorous process that's constantly refined and updated to keep up with changing technology and consumer demands.

We think it's important to test products the way *you* would use them (which isn't always the way manufacturers think they should be tested). Sometimes this means we have to develop an appropriate test from scratch, including building special test rigs; for other products we may base our test methods on an appropriate standard. And if that standard is mandatory, we test for compliance where we can. Sometimes our tests result in better standards.

When testing isn't enough

Sometimes, however, technical tests aren't enough to see how products stack up in real life — only someone using an iron can say whether it's comfortable to hold, for example, or if the spray nozzle misses its target. So, for many appliances, we include an assessment by a user panel.

In fact, for some products *only* a 'real life' trial can establish how they perform. Over the years,

scores of subscribers have helped us assess a bewildering array of products — a big thank you again to those of you who spent days in ill-fitting pantyhose, enduring uncomfortable toothbrushes or using leaking nappies on your baby. Without your help we couldn't have provided the information to all our readers.

We're currently recruiting a panel of subscribers to test and trial small products for us on a regular basis. If you're interested in becoming a CHOICE home tester, see page 4 of last month's CHOICE for more information, or just phone our customer service staff on (02) 9577 3333.

It's important that consumers who aren't fully able-bodied can use everyday products too. We'd like to thank the Independent Living Centre for helping us assess products for this aspect for the past 20 years.

CHOICE spokesperson Gail Kennedy regularly addresses consumers' concerns on TV and radio. Frequently asked questions include how to tell when food is unsafe and how to switch bank accounts.

Bought a lemon? Tell us.

Taking part in our reliability surveys is another valuable way of telling us and other consumers whether you're happy or dissatisfied with a particular product. Our recent car reliability survey got more than 26,000 responses (on 35 makes and 169 models), seven times as many as our first one in 1982.

And last year's appliance reliability survey had 14 times as many responses as our first one in 1981 — a record 42,000. You'll find the results in last month's issue (page 24) and in upcoming test reports throughout the year. You won't find this kind of help anywhere else when you're deciding which brand of appliance or car to buy.

On a broader level

Beyond the monthly publication of CHOICE magazine, the Consumers' Association (ACA) works on many broad issues affecting consumers in Australia and worldwide. Take our recent campaign on genetically modified foods, for example.

When we first reported on this in CHOICE in 1996, there was little public awareness about the issue. By actively stimulating dynamic public and political debate, ACA ensured consumers' views weren't stifled. Last year's decision to make labelling mandatory for all foods produced using gene technology was a major victory.

Another recent success: after years of finding unsafe cots in our tests and campaigning for change, safety standards are now mandatory for cots.

Other areas we're currently discussing on an international level include electronic commerce, protection of consumer privacy, and cross-border warranties and national laws against fraud in the age of the Internet. ❑

Cyber CHOICE

Want to become an online consumer activist on our recently updated website at www.choice.com.au? You can 'chat' to other consumers — ask questions, swap hints or raise the alarm about things you've bought or problems you've had to deal with. Our discussion forums are open to everyone. You can take part in our campaigns and help us get the consumer voice heard.

You can also search our website for specific information, including CHOICE reports, recalls and bans, useful contacts and addresses, to name a few. And, of course, you can buy CHOICE books or renew your subscription online.

Current CHOICE subscribers can have free trial access to the members-only part of the website for 12 months, providing you remain a subscriber. Just email us at ausconsumer@choice.com.au, giving your name, address and phone number (and subscriber number if you know it — it's on the mailing label that comes with CHOICE), and we'll send you a user name and password.

Try out the new website and let us know what you think — email us at the above address with your comments.

From small beginnings

When we published the first issue of CHOICE in 1960, the consumer movement had only just started in many developed countries. While the purchasing power of a newly affluent population was rising, so was the number of complaints about poor-quality goods and services.

A group of about a dozen people from various walks of life, led by Mrs Ruby Hutchison MLC, decided to start a consumers' organisation in Australia to provide information and advice on goods, services, health and personal finances, and to help maintain and enhance the quality of life. The ACA was first registered in Sydney in August 1959 (originally as the Australasian Consumers' Association). As Mrs Hutchison lived in Perth, her daughter, Ivy-May Sheahan, provided the first office: the sunroom of her flat in the Sydney suburb of Coogee. (For more on Mrs Hutchison, see page 29.)

In our early years, the type of product and number of tests done were mainly determined by a low purchase price, availability of testing equipment and, most importantly, the expertise of ACA councillors, who did the testing in their spare time. It wasn't until the mid 1960s, when we moved to our own premises, that we were able to recruit paid, professional staff as testers and writers.

We now employ about 100 staff, have moved to bigger and better-equipped premises and produce a number of information products. Throughout our 40-year history, we've worked to stay relevant to you, the consumer. It's been a long road from that sunroom in Coogee, but one we're proud to have travelled.

What do sunglasses, royal jelly, toasters and steam irons have in common? They were all tested or reported on in the first year we published CHOICE (1960) as well as last year.

40 NOT OUT!

Supporting a 'consumer watchdog'

"I recommend CHOICE to anyone. I firmly believe that if you support a consumer watchdog organisation you benefit the whole community. It keeps businesses honest," declares Bess Worrall, a CHOICE subscriber for the last 15 years.

Bess says she reads every article, picking up tips and learning what to look for when buying products for her home. "CHOICE sits on the kitchen table. It's only when I've read it from cover to cover that I put it away.

"Even where the product models have been superseded, you get information to help you — look for *this* feature, avoid *that* one."

CHOICE has helped Bess help her friends, too. "It's amazing how much you retain from an article, even when you don't need the information yourself. When my friend went to buy a toaster I remembered the name of the one CHOICE recommended. Yet, in the shop, this particular model didn't stand out. It wasn't the cheapest or the dearest. I only knew that it had performed better than the others in the CHOICE tests. So we bought it — and my friend has been very happy

As CHOICE turned 40, some of our subscribers told us how it had made an impact on their lives.

AUSTRALIANS LOVE MAGAZINES. Yet as fashions come and go, magazines appear and disappear from the newsagents with what seems like increasing speed. Few survive the test of time, remaining relevant to generation after generation.

CHOICE has now reached 40 — quite a milestone. This could be because it's always been more than a magazine. Underneath this tip of the iceberg is all our research and testing, and on top of that there's all the policy and campaigning work we also do on behalf of consumers.

But CHOICE is also vitally involved with its subscribers and readers. You fill in questionnaires and trial products for the magazine, for the benefit of all the other subscribers. You phone and write to tell us what's bugging you as a consumer and let us know about the latest scams and shonky products. In turn, subscribers are often caught up in the life of CHOICE — we're fortunate to have many who've kept every edition ever published.

A fitting way to celebrate our birthday is to publish your stories. Here are four CHOICE tales, where readers tell how CHOICE has been part of their lives.

"We don't get it for nothing!"

"Just recently, my husband was renewing our insurance policies. He was ringing up all these companies for quotes, so I told him to check with CHOICE," says Kacey Fulton of Mount Eliza in Victoria. "But he ignored me and kept phoning.

"We'd been subscribing to CHOICE for several years. I had to shove it under his nose, saying 'We don't get them for nothing!'

"Finally he looked at CHOICE. We called Australian Alliance, which had rated well, and were able to insure both our cars (comprehensive) and our home contents for $881. It was the best deal ever! Last year my husband paid $668 in insurance just for his car alone. And, with our new insurer, we're paying the premiums per month — it really suits us."

Kacey grew up in a household where CHOICE was well loved. "My parents used to get CHOICE, and when I moved out of home and started buying things I started buying it too. It covers everything. It's a big read — it's not like *New Idea*.

"I really enjoy the magazine — it's just brilliant!"

COURTESY OF KACEY FULTON

with it ever since.

"You don't have to be interested in something that appears in CHOICE for that information to be useful to others around you."

Bess has also enjoyed the wider benefits of being part of the 'family' of CHOICE subscribers. When we were looking to get onto the Internet, I was able to phone the Consumers' Association and get information about Internet service providers, even though I wasn't a subscriber to *Computer CHOICE*. And I signed up with the recommended company, Zipworld.

"Almost nobody I speak to has heard of them, yet we've been very happy with them. Beforehand, I'd contacted all the big-name companies — Big Pond and so on — and I would never have thought of contacting Zipworld for a quote."

"It's a godsend"

COURTESY OF CLARICE BALLENDEN

When Clarice Ballenden migrated to Australia in 1976 with her family, she was starting afresh in a new country. "I had to buy a household's worth of goods and appliances," she recollects. "CHOICE was a godsend!

"We used it to fill our house, for all our major purchases, when we were settling in. There was nothing like CHOICE in the country I came from."

Having established her home here, Clarice continued to find inspiration in the pages of the magazine. One particular article had a lasting impact on her. "Nearly 20 years ago I read an article in CHOICE on cosmetics and their efficacy. The story covered moisturisers, including some very expensive brand names and the much less expensive sorbolene.

"That changed me completely! Since then I've lived by sorbolene. I even take tubs of it with me when I travel overseas to visit my mother. It was a life-changing and fortune-saving article!"

Three generations of her family are now avid users of sorbolene — mother, daughter and grand-daughter — continuing to save their skin and save their money some 20 years after the test article for moisturisers first appeared in CHOICE. (See page 15 for our latest test of moisturisers.)

No disappointments, "needless to say"

VALERIU CAMPAN

A CHOICE recommendation can bring a little-known product into the limelight, showing it has plenty to offer above and beyond the brands and models with the heaviest marketing budgets. Baby slings are one such example.

Pearl Yung of Kilsyth in the Dandenong Mountains outside Melbourne wrote to us about a model CHOICE recommended. "I just wanted to let you know that when I was sales co-ordinator for my local Nursing Mothers' group last year, I had a few calls from ladies about the NMAA Baby Sling.

"They were mothers wanting one for themselves or a grandmother ordering two — one for her daughter and one for her daughter-in-law.

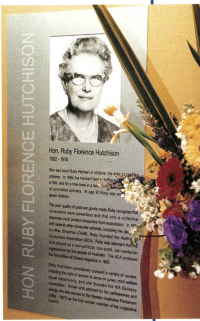
"I guess it's nice to know that your articles are read and given enough credibility for these women (and I'm sure many others) to call a stranger and phone-order the product," says Pearl. "Needless to say, they weren't disappointed!"

CHOICE's founder honoured

The WA Ministry of Fair Trading recently honoured the founder of the Australian Consumers' Association, Mrs Ruby Hutchison, by naming a conference room in its new premises after her. She was also WA's first female MLC.

Born in Victoria in 1892, she moved to the WA goldfields as a small child, where she lived in a tent for a time. By the age of 30 she'd been left the sole parent of seven children.

Her dissatisfaction with the quality and availability of goods after World War II led her to lobby for better consumer rights and, ultimately, to form the Consumers' Association in 1959 as a non-political and non-profit organisation. The first issue of CHOICE was in April 1960.



COURTESY OF WA MINISTRY OF FAIR TRADING

Check your fibre — *are you healthy on the inside?*

As Australians we're a constipated lot — and lack of fibre is the main culprit. But it's not just our bowels that would thank us for eating more.

IN BRIEF

- **Fibre can prevent more than constipation — it's thought to help reduce your risk of bowel cancer and perhaps even heart disease.**
- **Most people don't eat enough fibre. *How much fibre do you eat?*, far right, will help you work out if you're getting enough.**

ONE THING IS CERTAIN — THE millions of doses of laxatives we swallow each year wouldn't be needed by most people if we ate more fibre. But getting everything working like clockwork isn't the only reason to check your fibre intake. A high-fibre diet also has a role to play in protecting us from heart disease and even some cancers (see *The great fibre question*, right).

Try the fibre quiz (*How much fibre do you eat?*, right, to see how your fibre intake measures up. If yours falls short, check our *Fibre-boosting tips*, far right, for how to boost it without munching on bran all day.

What is fibre?

Fibre is made up of a number of components of plant foods that aren't digested in the small intestine like other nutrients. However, fibre can be broken down to some extent by bacteria in the large intestine.

There are two main types: **insoluble fibre** and **soluble fibre** . A more recent addition to the fibre stable is **resistant starch** which, while not traditionally thought of as 'fibre', has been found to act in a similar way.

All plant foods — vegetables, fruit, legumes and grains — contain a mixture of fibres, and each type plays an important role in the body.

■ Insoluble fibre

This is the type of fibre you probably first think of — it's important to prevent constipation and associated problems like haemorrhoids. It works by providing bulk to the diet and speeds everything through the bowel. It can also have an influence on the bowel bacteria, which may help prevent bowel cancer.

■ Soluble fibre

This type of fibre has started to get a reputation for preventing heart disease. It's made up of things like pectin in fruit, and gums in grains, such as oats and barley, and legumes. It can lower cholesterol levels in the body and help with constipation, too. There's usually much more insoluble fibre in plant foods than soluble — so if you're after a cholesterol-lowering effect, you need to take care to include high-soluble-fibre foods.

■ Resistant starch

Starch is found in many plant foods and has always been thought to be completely digested by the body's normal digestive system. However, we now know that some starch doesn't get digested and ends up as food for bacteria in the large intestine. It's thought to act in a similar way to traditional fibre to improve bowel health.

You can find resistant starch in foods such as unprocessed cereals and grains, firm bananas, lentils, potatoes and especially in starchy foods that have been cooked then cooled (such as cold potatoes or rice). 'Hi-maize', added to foods such

as some white breads and cereals, is also a type of resistant starch.

How much do you need?

Most people only eat about two thirds of the fibre they need. At least 30 grams a day is the recommended amount for adults — kids need less. Aim to get it from a variety of foods because each of the different types of fibre is important to different aspects of your overall health.

Try *How much fibre do you eat?* to see how your diet measures up.

Kids and fibre

It's important that kids get enough fibre, although Australian guidelines don't specify an exact amount. Some Australian experts have suggested that the child's age plus 10 grams per day is a good amount to aim for, while in the US they suggest a more conservative amount of age plus 5 g. ❑

How much fibre do you eat?

The aim for adults is around 30 grams of fibre a day. To estimate roughly how much you usually manage, use the quiz on the right. For each type of food, estimate how many serves you have each day and multiply that as shown. Then add it all up to get a total.

Of course this is only a rough guide and doesn't distinguish between soluble and insoluble fibre — if you don't include much in the way of peas, beans, lentils, oats or other foods high in soluble fibre, you may be OK overall, but need to boost your soluble fibre intake.

Note: If you don't regularly eat a food — maybe you only have it three times a week — you'll need to estimate how much that is on average a day: for example, three times a week is about half a serve per day.

Vegetables _____ serves x 2 = _____ grams
(Serve size: ½ cup cooked or 1 cup salad).

Fruit _____ serves x 2.5 = _____ grams
(Serve size: 1 whole piece of fruit; ½ cup berries or diced fruit; ¼ cup dried fruit. Fruit juice doesn't count.)

Beans, peas, lentils _____ serves x 5 = _____ grams
(Serve size: ½ cup cooked).

Nuts, seeds _____ serves x 3 = _____ grams
(Serve size: ¼ cup; 1 tbsp peanut butter.)

Whole grains _____ serves x 2 = _____ grams
(Serve size: 1 slice wholemeal or high-fibre bread; ½ cup wholemeal or high-fibre pasta, brown rice or other whole grain.)

Refined grains _____ serves x 1 = _____ grams
(Serve size: same as for whole grains, but white bread, pasta or rice, for example.)

Breakfast cereals _____ serves x fibre p/serve = _____ grams
(Serve size: Check the nutrition panel on the pack — look at the fibre per serving figure, but take into account that you may eat more than one standard 30 g serve.)

TOTAL FIBRE = _____ grams

Aim for at least 30 grams each day.

Fibre-boosting tips

- **Choose wholemeal breads, or try the new fibre-boosted white breads. Look for 'high in fibre' on the label.**
- **Choose a high-fibre breakfast cereal (see *The breakfast serial?* in CHOICE, March 2000, for a fibre guide to cereals).**
- **Use wholemeal flour in cooking and choose wholemeal pasta and brown rice rather than white.**
- **Choose fresh fruits rather than fruit juices and don't peel fruit if it's not necessary.**
- **Add beans, barley or other whole grains to soups, casseroles and rissoles.**
- **Don't rely on plain lettuce-based salads for your fibre. Also use cooked, cold whole grains, and include beans or lentils, too. Cold potato has more resistant starch than when it's first cooked.**

The great fibre question ...

...does fibre prevent colon cancer?

Most people have heard that a high-fibre diet reduces the likelihood of bowel cancer — for years it's been the accepted wisdom. However, a study in 1999 called this wisdom into question and received a large amount of publicity, much of it suggesting that fibre was no longer relevant. That's far from the case.

What the study found was that people who ate the most fibre had the same risk of colon cancer as those who ate the least. Two things could explain the results:

- First, none of the groups of people studied ate the amount of fibre recommended as a minimum amount (30 grams) — the highest amount eaten was 25 grams a day. This may simply not have been enough to work.
- Second, what we really know is that a diet high in fruits, vegetables, whole grains and legumes is linked to a reduced colon cancer risk. But it may not be the fibre. Instead it could be other things in these foods that are protecting you from cancer if you eat enough — for example, antioxidants or other plant chemicals. And there are thousands of them.

The evidence for fibre and prevention of breast cancer is also inconclusive — but it's hopeful.

In any case, eating at least the minimum amount recommended is good for many aspects of your health, so fibre is still very important.

How about heart disease?

The evidence that fibre protects you from heart disease is very strong. Not all of fibre's protective powers come from soluble fibre reducing your cholesterol levels, although this is an important way fibre helps your heart. Other ways it may act are by:

- Slowing your rate of digestion, which lowers insulin levels. Extra insulin can raise blood pressure, reduce the amount of 'good' cholesterol (HDL) in your blood and increase your risk of diabetes, all of which can affect the heart.
- Reducing your blood pressure — the insulin effect may be one reason, but there are probably others too.
- Helping you to lose weight. High-fibre meals are usually more filling, so you eat fewer calories.
- Reducing the risk of blood clots — some chemicals formed by bacteria when they break down soluble fibre may reduce blood clots, which would lower the risk of heart attacks and stroke.

Weighing in

If you're serious about losing weight, you'll need bathroom scales to monitor your progress. We tested 20 models ranging in price from $12 to $179 — six failed.

IN BRIEF

- **Digital scales tend to be more accurate than those with a rotary dial — and they're also much easier to use. Most digital displays make it easy to read your weight, and adjusting to zero is either automatic or by a simple tap of your foot. On the downside: they're generally more expensive and need batteries to run, unless they're solar-powered. (No, it doesn't mean you have to use them outside on a sunny day!)**
- **Rotary-dial models are cheaper. While five of the eight failed on accuracy, three passed all the tests.**
- **The floor you use the scales on can greatly affect their accuracy. Most models tested coped well with an uneven, sloped floor, but more than half had problems on carpet. Its type and height can considerably influence the weight displayed, especially if the scales have no or short legs. If you want to use them on carpet, buy a model with long legs to support the weight.**
- **If you haven't caught up with metric measurements, look for scales that'll display the weight in stones or pounds too. Four of the 20 tested give a kilogram-only readout.**

WHETHER YOU'RE TRYING TO shed some kilos or keep to your existing perfect weight, bathroom scales will help you monitor any damage. We tested 20 commonly available models designed to cope with weights up to 120–167 kg.

Digital models tend to have the edge in terms of accuracy and ease of use. But those in the test cost between $55 and $179 — a lot more than the rotary-dial type, some of which sell for less than $20. However, one rotary model cost $149 — and failed on accuracy.

We tested all models for accuracy at 20, 60 and 110 kg, and repeated the 60 kg test five times for each model to check the repeatability of both the measured weight and the return to zero.

Fourteen of the scales passed all the tests. The best four (all digital models) are profiled below; the remaining 10 are pictured on the right. ❑

BEST OVERALL

Only the failures listed far right didn't pass all our tests for accuracy, repeatability and return to zero. The four models profiled below are very easy to use, scoring more than 90% for that aspect. Apart from the **PROPERT 1616 Solar powered**, they all need batteries for the digital display to work.

Prices shown are a good target to aim for when shopping around, based on nationwide checks in February 2000. Anything lower is a bargain.

PROPERT 1616 Solar powered

Target price: $80
Capacity: 150 kg (or 23 stone 8 lb)

Good points

- Large digital display — very easy to read.
- Simple zero adjustment — just tap the 'on' button.
- Solar-powered — no batteries needed, just light (artificial will do).

Bad points

- None in particular.

SCALEMAN Lithium Powered Glass Electronic TBSC

Target price: $149
Capacity: 140 kg (or 22 stone or 308 lb)

Good points

- Large digital display — very easy to read.
- Very easy zero adjustment — just tap on the centre of the scales.
- Accuracy relatively unaffected by carpet.

Bad points

- Relatively expensive.

SOEHNLE 7505

Target price: $99
Capacity: 130 kg (or 19 stone or 330 lb)

Good points

- Fairly large digital display — easy to read.
- Automatic zero adjustment.

Bad points

- None in particular.

TEFAL Effilis

Target price: $140
Capacity: 130 kg

Good points

- Fairly large digital display — easy to read.
- Automatic zero adjustment.

Bad points

- Reads significantly low on carpet.
- Readout in kilograms only.
- Relatively expensive.

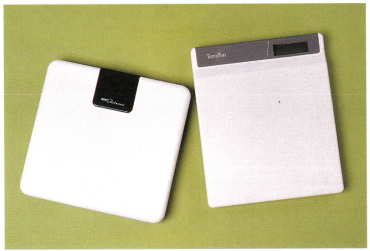
Good enough

The scales in this group scored 83% for ease of use. Their digital displays are either small or a little dull and not quite as easy to read. Pictured clockwise from the top left-hand corner are: **PROPERT 1607 Electronic Accuracy** ($60); **SALTER Electronic 925** ($169), which is a bit difficult to activate on carpet; **SOEHNLE 7128** ($60), which reads high on carpet; **TANITA TBF-621 Body Fat Monitor/Scales** ($179), the most expensive model in the test; and the **THINNER MS-7** ($79), which runs on a non-replaceable lithium battery, has a readout in kilograms only and weighs a little erratically on an uneven floor. (Lithium batteries are supposed to last around 10 years, but if your scales have been on the shelf for some time before you buy them, you could be very irritated if the **THINNER** scales are no longer usable after only a few years.)

Tail-end digitals

These two digital scales also passed the tests, but with ease of use scores of 76% and 72% respectively, the **SALTER Electronic 971** ($62), left, and **TERRAILLON SL501 Automatic Electronic** ($129) aren't quite as handy as the other digital models.

This **TERRAILLON** also reads low on carpet and a little erratically on an uneven floor. And if you have big feet, you could obscure the digital display in the right-hand corner.



OK rotaries

If you want cheaper bathroom scales, choose one from the three pictured right. In general, rotary-dial models aren't as easy to read or adjust as digital scales, and they're often less accurate — five of the six models that failed our accuracy tests were rotaries.

The three models pictured passed all our tests and scored 53% for ease of use, but read high on carpet.

From left to right: **PROPERT 60 Slim Weigh** ($13.50), **PROPERT 2600 Speedometer Dial** ($21.50), **SOEHNLE 6151** ($33).

The failures

The remaining six models can't be recommended: CAMRY BR-9705 ($15), HOMEMAKER 6145 ($17), SALTER Frieze 439 ($37), SOEHNLE 6166 Crono ($149), TERRAILLON Manta Automatic Electronic FT 100 ($159) and TERRAILLON T920 ($25).

Five failed one of the accuracy tests (either by more than 0.5 kg at 60 kg, or by more than 1.5 kg at 110 kg); the SALTER Frieze 439 failed both of these accuracy tests; and the TERRAILLON T920 failed both the 110 kg and repeatability tests — it showed up to a 1 kg difference on each weighing when we weighed a 60 kg weight five times. All the others passed the repeatability test, so will at least give consistent readings.

There's only one digital model among the failures — the TERRAILLON Manta Automatic Electronic FT 100, which failed at 60 kg, though only just. However, for ease of use it scored a perfect 100% — its digital display is large and very easy to read and it adjusts automatically to zero.

Recycling textiles

At Smith Family Industries, donated clothing is sorted into different grades for sale or processing.

Old clothes don't belong in the garbage. Most can have a useful second life — treasured by others or processed into a variety of recycled products.

IN BRIEF

- Charities can use your old clothes to help people in need — if they're not in a fit state to wear, they can be processed into rags and sold to industry, or recycled to make items like blankets for the charities to give away.
- Not all clothing bins are equal. See *Which bin?*, right, for how to check your clothes are going where you want them to.

WHAT DO YOU DO WITH THOSE clothes you no longer wear? Throwing them in the garbage takes up valuable landfill space. In addition, in Australia we currently consume about 350,000 tonnes of virgin textile fibres each year. That's 18.5 kg per person — about twice as much as the per capita world average, in line with other affluent countries' consumption figures. That's a lot of fibre. So where does it go at the end of its — first — useful life?

According to Emeritus Professor Ross Griffith, who was head of the former fibre science department at the University of New South Wales, less than a third of what's produced can be recycled. Some fibres used for industrial applications can't be recovered and a certain amount (about 20%) 'disappears': into holes through wear and tear, in the lint filter of clothes dryers, or down the drain during the wash. But of the material that *can* be recycled, less than 50% is.

This leaves about 250,000–300,000 tonnes to end up on the scrap heap each year. Textile fibres represent about 4% (by weight) of municipal waste and contribute considerably to our landfill problem. So it's important to recycle if you can.

Extending their life

You can do a lot with clothes and other textiles you no longer need or use. Give them to people who need them, or sell them at markets or to secondhand clothing shops. Use unwearable cottons as cleaning cloths. Ask your local museum whether it needs period clothes (you know, those fabulous yellow hipster flares you haven't worn since the '70s). Or put them in a charity clothing bin — see *Which bin?*, below right, for more on this. Charities usually give good-quality clothes to those who need them, and sell or process the rest to fund their charitable or humanitarian work.

For example, about 20–25% of clothing donated to the Salvation Army is given away to those who need it or is sold through its shops. "It's the best sort of recycling — getting it back onto people's backs," says the Salvation Army's Keith Greenaway, Operations Manager (Clothing).

Exporting surplus

Good-quality secondhand clothes that aren't used in the domestic market are often sold by the charities (or the companies operating the collection bins) to developing countries. It's big business — in the last financial year we exported more than 14,000 tonnes of secondhand clothes (for $22.5 million) to 57 countries. The biggest proportion, just over a third, went to Papua New Guinea.

While some people criticise the export because it could stifle fledgling local textile industries, others believe it gives the people in those countries more choice, because the demand for reasonably priced clothing is quite high — and it generates additional income to assist needy people in Australia.

Torn to pieces

Even clothing well past its wearable state can have a useful second life. Absorbent textiles such as cotton or cotton-rich fabrics are processed — often by people

Piles of carpet

About 40 million square metres of carpet are produced in Australia per year, a quarter of this for the Sydney market. Most sales are to replace old carpet and underlay, which is pulled up and disposed of as landfill. In Sydney alone, the annual disposal of carpet and its underlay would cover a football field to a height of 16 m.

Carpet fibres aren't recycled in Australia, but the viability of this is currently being investigated. With a reclamation facility suitable for Australian conditions, about 6000 tonnes of used carpet (primarily from the commercial sector) could be recycled each year, and 3660 tonnes of fibre produced, which could be processed into things like felts for the car industry, insulation products, carpet underlay and playground surface material.

If your old woollen or acrylic jumper is no longer wearable, it can be reprocessed into rugs or blankets like this one.

in sheltered workshops — into wiping cloths ('rags') and sold to industry. Others can be processed into products such as thermal and acoustic insulation materials, furniture removal felts and carpet underlay.

Woollen and synthetic knits can be recycled and respun into yarn — for example, at the Smith Family Industries textiles regeneration plant (Warrnambool Woollen Mill) in Victoria, where old woollen jumpers and the like are turned into 'new' products. They're sorted by colour and shade, shredded back to their original fibre and processed into spun yarn, which is then woven into blankets for welfare and prison use, travel rugs, fabrics for jackets, outdoor and work wear, and saddlery products such as horse rugs.

This process considerably reduces the chemical burden on the environment because the fibres don't have to be cleaned of dirt and animal secretions like new fibres do — which is energy and water-intensive and produces polluting effluents. Nor are the respun fibres redyed, so there are no residues to be treated and disposed of. And last but not least, the textiles reclamation industry isn't energy-intensive. Reclaiming woollens and turning them into fabrics with a 65–100% recycled content uses only about half the amount of energy needed for making clothes from new fibres.

So recycle as much as you can. ❑

Which bin?

Not all textile collections benefit charitable or humanitarian causes. There are three types of bin for donated clothing:

- Charity bins.
- Commercial bins (run by operators who collect and process the clothes for their own profit).
- Bins that bear a charity's name, but which are actually run by a private operator to whom the charity has sold the naming rights for part of the proceeds.

If you want *all* proceeds from your donation to go to a charity, read the labels on the bin carefully. In most states commercial operators are required to label their bins appropriately. It should tell you, for example, the name of the operator, how much of the proceeds go to the charity (or any other financial arrangements) and, if it's a charity-operated bin, that all the proceeds go to charitable causes.

Most larger registered charities are members of the National Association of Charitable Recycling Organisations — a NACRO sticker on the bin can also help you identify a charity bin (though not all genuine charities are members of NACRO).

GST — everything you wanted to know...

... but didn't know who to ask. The answers to some of the frequently asked questions (and some things nobody knows the answer to).

IN BRIEF

- As we go to print, many critical questions about the GST are still unanswered, policies are still being worked out and key information about precisely how prices should move is yet to be provided.
- We all need more information from the government — sooner rather than later. Uncertainty and confusion over the changes will only lead to anxiety and leave us vulnerable to unscrupulous traders during the transition to the new system.

SO WHAT WILL THE GST MEAN FOR you? It's hard to be sure at the moment as, even though we're on the verge of perhaps the most significant transformation of Australia's tax system ever, there are too many unanswered questions.

Such a major reform will inevitably involve a certain amount of turbulence; it's going to be a bumpy transition. But it'd go a lot more smoothly if you knew as much as possible about the impending changes and their potential impact on you and your family.

The following Q&A is a starting point: what we know so far, so you'll at least have an overview of what's going to happen.

As we go to press a number of key GST-related matters are still under review, with the specifics still being hammered out. That's why it's so important to keep asking questions of the Australian Taxation Office and the Australian Competition and Consumer Commission (ACCC) — see *What if I have more questions?*, page 42, for contact details. The government has a responsibility to provide specific and precise information so that nobody is misled or ripped off.

Let's begin at the beginning...

First things first: what's a GST?

It's a goods and services tax, for those who've been living in a sensory deprivation chamber for the past year. The GST is often described as a broad-based indirect tax — broad-based because it applies to a wide range of goods and services, and indirect because it's not directly taxing your income. Rather, it's taxing the things you buy.

Australia's far from the first to try it. Quite a few countries use some variation of it — for example, New Zealand, Canada and most of Europe — though some call it a 'value-added tax'.

In Australia, the GST will begin life as a 10% tax that will come into effect on July 1, 2000. (You'll have noticed some prices have already begun to change. For more on that, read on.)

Why do we have it?

The present system is based on a wholesale sales tax (WST) that applies to different goods at different levels. You can't see this tax because it's embedded in the price you pay. But it's there, ranging from zero to 12% to 22% and even as high as 37% on beer, 41% on wine and 45% on luxury cars.

The government's tax-reform package will scrap this WST system and replace it with a 10% GST. Not only is this new system supposed to be easier to understand and administer (no laughter, please), it's also meant to capture tax revenue from a growing sector of the economy — the service sector — that's currently largely untaxed.

How does a GST work?

There are essentially three ways that a product or service can be treated under the new tax system:

- GST: If a product or service is subject to the GST, that means it incurs a 10% tax, which is calculated

after the WST (if there is one) has been removed and the retailer's margin incorporated into the price. Most goods and services will fall into this category.

■ **GST-free:** Sometimes referred to as GST-exempt, this means there's no GST on the product or service. What's more, businesses providing a GST-free product will be reimbursed for all the GST they pay on their 'inputs' (business expenses) to that product or service. The end result: the cost of GST-free products and services shouldn't increase due to the new tax system. Examples include basic food, education and some health-related goods and services.

■ **Input-taxed:** Businesses that are 'input-taxed' have to pay GST on all their taxable business expenses — hence the name. But they can't charge a 10% GST on the end product or service they provide to consumers.

However, according to the rules of the new tax system they *are* allowed to pass on to consumers the cost of the input taxes; they don't have to absorb them. So businesses that are input-taxed — for example, most financial services — can put up their prices to recover the cost of their input taxes (though, like all other businesses, they also have to factor in any savings generated by the new tax system).

For products and services subject to the GST, will all prices go up by 10%?

If it were only that simple... What exactly *is* going to happen to prices is arguably the most important question consumers will face in the transition to the GST. Unfortunately, clear answers don't come easy.

So how *will* the GST affect prices?

As mentioned before, the GST will replace the current wholesale sales tax (WST) that's levied on many products, even though you can't see it. On July 1, the WST will come off the price (the wholesale price, that is) and the GST will go on (the retail price).

But shoppers don't know the wholesale price or the WST level, which means it's quite difficult for you to work out exactly how the GST should change a particular price for a particular product.

One thing a 10% GST *doesn't* mean is that prices for all goods and services should automatically rise by 10%. Why?

Well, if there's a high WST on an item — say the 22% on most cars — and the item in question will be subject to the 10% GST, then you could reasonably expect the price to come down.

But it's not a simple matter of subtracting 22% from the price of a car and then adding 10%, because the WST is on the wholesale price, which, unless you're very lucky, is not what you pay. You pay the wholesale price plus a margin for the vendor. The 22% comes off a price you don't see.

So, eliminating a 22% WST and introducing a 10% GST should amount to a net decrease in the price of a car of about 6–8%.

In cases where an item that will be subject to GST currently doesn't incur WST (like a meal at a restaurant), you can reasonably expect the price of that product or service to rise.

Ah, but should it rise by a full 10%? Probably not, according to the government, because businesses are also meant to pass on to consumers all the savings they make from the elimination of WST on all the things the business buys to make a product or provide a service.

It may be that the service provider or product manufacturer — in this case, say, a restaurant — reaps sizable savings from the elimination of WST on its supplies, such as kitchen utensils (12% WST), tableware and glassware (12% WST), dishwashing liquid (22%) and so on. The restaurant is required to pass these savings on to its customers, so that the net rise in the price of a meal shouldn't be as high as 10%.

Putting a figure on the anticipated net change is complicated. The ACCC is currently working to provide these estimates for price changes in a number of product and service categories. Needless to say, consumers must see these estimates if they're to understand — not to mention monitor — the changes that will take place in July.

Generally speaking, which prices can I expect to fall because of the GST?

Any products and services that are currently subject to a relatively high WST should fall in price on July 1 when the GST replaces it. You can expect price drops for cars, home electronics (TVs, VCRs, audio equipment), computers, sporting equipment, toiletries, jewellery, cameras, clocks, watches and more.

And which prices can I expect to rise?

Most services don't have a WST, but will incur GST, so you can expect price rises on things like restaurant meals, public transport and entertainment. And

A loophole?

The Treasurer, Peter Costello, caused a bit of a stir last June when he reportedly confirmed, in a letter to a constituent, the existence of a loophole when it comes to paying — or more to the point, *not* paying — tax on certain purchases. The loophole apparently works for both WST and GST.

This is the deal: imported items shipped by ordinary post won't be subject to GST if they're valued at less than $1000 and have a combined tax and duty of less than $50. The same goes for goods that are shipped by air or sea cargo, are valued at less than $250, and have a combined tax and duty of less than $50. (These limits are currently being reviewed by the Government.)

So it may be more attractive to buy some items overseas — via the Internet, for example — that are set to become more expensive due to the GST, like books, CDs, clothing and software.

don't forget clothing and footwear. None of these things currently has a WST, yet all will face a GST.

As explained earlier (page 37), the price of products and services from businesses that are input-taxed may also rise.

Which prices will probably remain the same?

Most food prices should remain the same, since most foods aren't currently taxed and will be GST-free.

There are also a lot of products (as well as some foods, like confectionery and snack foods) that currently have a 12% WST that will be replaced by the GST. These are things like homewares — glassware, whitegoods, kitchen utensils, silverware, linen, floor coverings, furniture, etc. Because these items attract a low WST relative to the 10% GST, you probably shouldn't expect a dramatic price drop (though with some big-ticket items, a small price drop may still seem significant). In fact, some of these products may experience a slight price rise.

What's the story with food?

After a long battle, the government finally gave in to demands to exempt most food from the GST, because it would hit people on low incomes harder than any other demographic group.

The argument? High-income families spend much more on food than low-income families, so they'd end up paying more tax if there were a GST on food. But compared to high-income families, low-income families spend a much higher proportion of their weekly income on food, so they'd be much harder hit, paying proportionately more under a GST regime. And, obviously, what sets food apart is that it's a necessity.

Most 'basic' foods will now be GST-free. However, GST will apply to restaurant, takeaway and prepared meals (such as prepackaged fruit salad, frozen TV dinners, frozen pizza), as well as to a variety of confectionery and snack foods. See *Food and the GST*, below, for what's in and what's out when it comes to GST on food.

This article is giving me a headache. Will there be GST on aspirin?

All prescribed medicines and pharmacy-only medicines will be GST-free. So will aspirin, paracetamol, sunscreens and condoms.

But a lot of health-related products — especially ones typically found on supermarket shelves — will be subject to GST, including Band-aids and vitamins.

On a related note, many toiletries are subject to a 22% WST, including soap, toilet paper, toothpaste, razors, shampoo and deodorants. When the wholesale sales tax is replaced by GST you can expect price drops. But not for tampons. They're not currently taxed, but will be subject to GST.

What about other health-related services, like dental or chiropractic services?

Both GST-free, along with a wide range of health services like physiotherapy, speech therapy, x-rays and ultrasounds. General practitioner and most specialist consultations will be GST-free as well, but some alternative therapies won't.

Food and the GST

Category 1: Foods currently sales tax free that will be GST-free. These shouldn't change in price:

- Meat and processed meat products such as sausages.
- Cold meats, bacon and smallgoods.
- Uncooked chicken (cooked chicken will be GST-free if it's sold cold).
- Fresh fish and seafood.
- Vegetables, fruit, seeds and nuts.
- Flour and sugar.
- Rice and pasta.
- Cooking oil.
- Bread (without filling or a sweet coating).
- Eggs, cheese and milk (including soy and rice milk).
- Butter, cream and yoghurt.
- Tea, coffee and malt preparations.
- Infant and invalid formula.
- Soup (tinned, dried and prepared).
- Sauces, gravy mixes and condiments.
- Canned food.
- Cake mixes and breakfast cereals.
- Chocolate milk flavouring powder.

Category 2: Foods currently subject to sales tax that will be GST-free. These should drop in price:

- Fruit and vegetable juices (90% or over juice).
- Milk flavouring powders (except chocolate).

Category 3: Foods currently subject to sales tax that will be subject to GST. As sales tax is higher than GST, these should drop slightly in price. However, if the retailer's margin is high, these prices may in fact go up:

- Confectionery (including muesli bars and health bars).
- Chips, crisps and salted nuts.
- Biscuits, cookies, crackers and pretzels.
- Ice cream and frozen yoghurt.
- Soft drink (including fruit drinks containing less than 90% juice), flavoured milk and cordial.
- Pet food.

Category 4: Foods currently sales tax free that will be subject to GST. These are likely to rise in price:

- Hamburgers, hot dogs, pizzas and quiches.
- Pies, pasties and sausage rolls.
- Sandwiches and rolls.
- Doughnuts, pastries and tarts.
- Caviar.
- Prepared meals (eg TV dinners, lasagne, etc).

Insurance?

Health and life insurance will both be GST-free, but general insurance (car, house and contents, etc) will be subject to it. As with many other products and services, don't assume the cost of these kinds of insurance will simply rise by 10%.

You may be paying the GST already — see *Why have some prices already changed?*, below right.

How will new prices be displayed?

Let's take an example where the cost of an item, after GST, is $110. Businesses have the option of displaying a tag that shows the final GST-inclusive price of $110 along with a breakout of the GST component, or they can simply display the final price with no explanation.

The bottom line is that the displayed price must be the final price. You shouldn't learn the total cost only when you get to the cash register or place your order.

However, beginning on July 1 there may be a one-month grace period for businesses to implement the price-tag changes. During this grace period you may see signs in stores warning you that the prices you see may not be final — they may not be GST-inclusive — and that you should confirm the GST-inclusive price before going to the register.

CHOICE thinks businesses should have the option of displaying two price tags for an item — one with the pre-GST price, one with the post-GST price — during the transitional grace period. This level of disclosure would provide consumers with a better understanding of exactly how the new tax system is affecting specific prices — an indication of the actual *net* change in price.

What's the deal with income tax changes?

The tax-reform package includes new tax rates and new tax brackets. The table below compares current tax levels with the new ones that take effect on July 1.

Current tax brackets/rates		New tax brackets/rates	
Income	**Tax rate**	**Income**	**Tax rate**
$0-$5400	0%	$0-$6000	0%
$5401-$20,700	20%	$6001-$20,000	17%
$20,701-$38,000	34%	$20,001-$50,000	30%
$38,001-$50,000	43%	$50,001-$60,000	42%
$50,000+	47%	$60,000+	47%

That's nice for wage-earners, but what about people who've already retired?

According to the Australian Taxation Office (ATO), eligible self-funded retirees and pensioners with savings or investments will benefit from one-off untaxed bonuses. For more information, contact the ATO and ask about the Self-Funded Retirees Supplementary Bonus and the Aged Persons Savings Bonus.

Who's going to be watching prices?

It's easy to see how complicated and bewildering the price change issue is. We can provide rough estimates for what should happen to prices of certain goods and services. But if you want to talk specific figures, that's going to require a lot of homework.

This is where the ACCC comes in. It's charged with being the government's price watchdog, making sure prices are adjusted appropriately and retailers or manufacturers don't take advantage of the prevailing confusion in the lead-up to July.

Given all the confusion and uncertainty that rides hand-in-hand with a full-scale transition from one tax system to another, there's a very real risk — already proven, in fact — that some of the more unscrupulous businesses will take advantage of consumers. In other words, there's a risk that a business may raise its prices too much or too early, or may not fully pass on the savings realised from the elimination of the WST. This is called price exploitation.

The ACCC can seek penalties of up to $10 million for a company, or for an individual as much as $500,000, if they're caught exploiting prices. It has been monitoring and will continue to monitor prices of goods and services around Australia. You can contribute. If you suspect a case of price exploitation, report it to the ACCC hotline on 1300 302 502.

We'll be watching prices too. Check our Price Watch forum, add information on any dodgy prices you come across, or just chat about your experiences. Go to www.choice.com.au → Forums → Your Rights → Price Watch.

Why have some prices already changed because of the GST?

Prices for some goods and services have already begun to change because of the GST, and plenty of people have been perplexed and/or upset by it. The fact is, in certain circumstances this is permissible.

Take, for example, the magazine you're reading. If you took out a one-year CHOICE subscription sometime after July 31, 1999, your subscription will run past July 1, 2000. Because the part of your subscription that goes past July 1 will be subject to GST, we've calculated it on the relevant portion of your subscription. For more on this, see page 41.

Other services — most notably insurance contracts, but also memberships and any other long-term contracts — are in a similar situation, and have had to begin charging you GST prior to July 1. But

Can businesses pass compliance costs on to consumers?

Yes, but only to the extent that none of their prices goes up by more than 10%. The ACCC is expecting the costs to businesses of complying with the new tax system to be partly or wholly offset by cost savings and efficiencies realised through other aspects of the tax changes.

Obviously, though, if compliance costs end up wiping out the savings and benefits consumers were meant to derive from the tax changes, and if prices end up rising higher than was forecast, we'd be facing some very serious questions about the underlying fairness of the new tax system. This is another of those 'watch this space' issues.

they can only do this on the portion of the contract that extends beyond July 1, and they also have to factor in any savings generated by changes associated with the new tax system.

The vast majority of products and services shouldn't have any such anticipatory increases. If you suspect any prices have already begun to rise inappropriately, report the matter to the ACCC (see *Who's going to be watching prices?*, page 39, for more on the ACCC's policing role).

Businesses behaving badly?

The ACCC has already taken action against numerous businesses that were found to be engaging in misleading conduct during the lead-up to the GST. Some were advertising that consumers should "buy now", before the GST comes into effect on July 1.

What's wrong with being helpful? Well, in these cases the product or service in question was forecast to *drop* in price come July 1, when WST is stripped away.

What this underscores is that consumers are vulnerable during the transition period, mainly because of all the uncertainty and confusion about what's supposed to happen to prices, and when. Shysters are just an extra danger. Probably the best way to counter this risk — apart from vigilant monitoring from the ACCC — is to give consumers as much information as possible: specific information about specific price changes.

What's all the fuss over bank fees?

Banks are input-taxed, which means they're facing increased costs — amounting to hundreds of millions of dollars, it's claimed — under the new tax system. They're allowed to recover these costs — to pass them on to consumers.

One way to do this will be through new or increased fees. The problem, of course, will be in determining when the banks have raised their fees enough to recover their costs, because businesses aren't allowed to profit from changes associated with the new tax system. This will no doubt be a lively area to watch.

Will the GST affect my mortgage?

Possibly. Mortgages, like many other aspects of banking and financial services, are not subject to the GST but are input-taxed. Again, lenders are allowed to recover their costs associated with input taxing. They can do this through transaction fees (such as ATM fees) or by increasing rates associated with loans, including mortgages.

Will the GST affect my rent?

There's no GST on rent, but that doesn't necessarily mean the cost of leasing a flat or a house will remain unaffected by the tax changes.

This is another area that's input-taxed. It means that the property owner or manager is going to have to pay taxes on their business expenses — for example, all the services that are used to manage and maintain a property.

While there's no GST on your rent, your property owner or manager is allowed to pass their input tax costs along to you. That means a potential rent increase, although they can't alter an existing tenancy agreement.

If you're a tenant, you may well ask: how in the world am I supposed to know how much my landlord's input tax costs are and, therefore, how much my landlord can reasonably increase my rent when my lease is up? Good question. But not one that can be easily answered.

This is where you'll have to turn to the ACCC, because there's no way consumers can police something so complicated.

The early guess is that rents may experience a small increase due to the new tax system — somewhere in the order of around 2%.

Beer and wine?

Ah ... something dear to many hearts. Beer and wine currently attract very high WST that will eventually be replaced by a 10% GST. But don't celebrate yet. Beer and wine will be subject to a hefty excise tax after July 1, so these prices won't go down. If anything, you might see a small price increase.

Cigarettes?

GST-free, to encourage smoking. Just kidding.

Cigarettes will be subject to the GST. Expect a price increase. 'Stop smoking' treatments, like nicotine gum and patches, aren't currently taxed and will be GST-free.

How will the GST apply to government services, including local council rates?

Generally speaking, the GST will apply to fees for a government service that's also provided by the private sector, such as vehicle-testing services or building inspections. It won't apply to taxes or council rates. This is a rather complicated area, and one that's still under review (at the time of printing), so it'd be best to check again when July 1 is closer.

What's the deal on petrol?

Petrol and diesel will be subject to the GST, but adjustments to excise taxes are intended to mean the price at the pump won't rise due to the tax changes.

You may want to file this one as a 'watch this space' because there's been talk that changes in world oil prices could mean that the government's 'subsidy' of petrol (via the reduction in excise tax) won't cancel out the effects of the GST, and that petrol prices may in fact rise in some parts of Australia.

Will it cost more to buy or build a house?

The GST won't apply to sales of existing homes, but will apply to your real estate agent's fees, building inspections and other incidental costs.

When it comes to building a house (or buying a new one from a developer), the GST will apply to the services of the builder, plumber, electrician and so on, not to mention the cost of building materials; hence the race to build a home before July 1. It's in this area perhaps more than anywhere else that the rush to 'beat the GST' has been most pronounced.

Interestingly, though, this heightened demand has had an effect on the rates charged by the building industry — they've already begun to rise.

After the GST comes into effect, first-time home buyers will be eligible for assistance of $7000, regardless of their income. It's called the First Home Owners Scheme, and will be administered by the states and territories.

You'll be eligible for the scheme if you're buying or building your first home (it can be a house, unit or town house), are an Australian citizen or permanent resident, you intend to make the home your principal residence and you start living in it within a reasonable time. At the time of writing, though, details of the scheme — like how the $7000 'assistance' will be paid — hadn't been finalised.

For more information, contact the revenue office in your state or territory.

What about cars?

Most cars are subject to a 22% WST. When this tax is replaced by a 10% GST, the price of a new car should drop. Already, though, there's speculation

that the drop may not eventuate to the degree that's been forecast — the original projection was a drop of 6–8% — because dealers are already seeing their prices driven down by slack consumer demand. It seems prospective car buyers are delaying their purchase until after July 1.

Luxury cars (cars over $55,134) will be subject to an additional tax after July 1, but they'll still cost less than they do now. Currently, they face a 45% WST. This disappears on July 1 and is replaced by the 10% GST, along with a 25% tax on every dollar above the GST-inclusive $55,134 threshold.

The impact of the GST on car prices is expected to have a flow-on effect on used cars and trade-ins. The price and value, respectively, are forecast to decrease.

Will books cost more?

Books aren't currently taxed, but they will be subject to the GST. That means a definite price rise. The same goes for magazines and newspapers.

How will GST affect the price of CHOICE?

We've been saying that prices, by and large, shouldn't automatically rise by 10% because of the GST — that price increases of 10% had better be accompanied by a good explanation.

Here's ours:

CHOICE had to calculate early last year what savings we'd make from changes to wholesale sales tax (WST), so that we'd know how much GST to charge you on subscriptions that went past July 1 this year. These savings will only be small because the vast majority of our business expenses aren't currently subject to WST.

Around the same time, the magazine suffered significant cost increases, a major component of which was the rise in price of Australia Post's Print Post — mailing the magazine to you. These increases more than wiped out the small WST savings. Instead of increasing the price to cover these costs, we kept it at $54, and the 10% GST is added to that.

Why are we telling you this? Because you're our readers, because we're CHOICE, and because the only way consumers are going to have a clear understanding of the true impact of GST is if businesses make full and clear statements about net price changes.

Does anyone know what the overall impact of the GST will be?

Talk about a can of worms. It really depends on who you ask. Treasury's initial estimate was that the new tax system would amount to a 1.9% increase in the consumer price index (CPI). So, across the economy as a whole, the GST would put prices up by an average of 1.9%.

Not surprisingly, the overall price effect of the GST is a matter that's open to dispute. There's speculation that, at least in the immediate aftermath of the July transition period, the price impact could very well be higher than the government's estimate.

But in a deal pushed through by the Democrats, book retailers will receive subsidies from the government on books bought by students. This is supposed to mean textbooks won't go up in price.

Computers and software?

Computers should fall in price, while software will become more expensive.

How about public transport?

Subject to GST. The cost of public transport will rise — the post-July 1 train that will probably be cancelled due to 'unforeseen delays' could cost you more to miss than the one that was cancelled this morning.

How will it affect secondhand goods, like a used car?

Interesting question. If you buy something secondhand from a 'registered entity', the price will include GST. (Even then, the overall price of a used car is anticipated to drop after July 1, as explained earlier, but the ATO says market pressures are likely to lower the price of used cars before then.)

But if you buy something secondhand from a non-registered entity — say, at a garage sale — GST doesn't apply.

What about utilities?

The GST will apply to electricity, gas and telephone services, but water rates will be GST-free.

The government has promised to cap the cost of a local call from a public pay phone at its current 40 cents. It's also promised that the price of untimed local calls will remain at a maximum of 25 cents.

And the promises keep coming. The government has also made a commitment to cap the price of mailing a standard letter at 45 cents until at least 2003.

What about education?

Most education services will be GST-free. It shouldn't affect your HECS debt either.

Adult and community education programs will be GST-free if the courses are "likely to lead to employment skills". Can't we be more specific than that? Afraid not, but we're hoping for more clarification before July 1.

What about pet food?

Pet food now incurs a 22% WST that will be replaced by a 10% GST. You can expect the price to drop.

I recently 'bought' a vacuum cleaner that I won't pay off until after the GST comes into effect. What will happen?

This is known as a 'hire purchase'. If you took possession of an item before July 1 but were given the option of paying it off within, say, six months, your purchase won't incur any GST-related costs (or savings, either), even if you finish your payments after July 1.

What about lay-bys?

Lay-bys are a different kettle of fish. If you enter into a lay-by agreement — which means you don't take possession of the item until after you've paid it off — and you end up finishing the payments after July 1, the final cost will have to incorporate any GST-related savings or cost increases, calculated *on the basis of the whole price*, not just the portion of the price paid after July 1.

For things like whitegoods, you can probably expect no change. And for some electrical goods, like TVs and VCRs, you may even be entitled to some savings. But clothing, which is a common lay-by purchase, is forecast to go up in price after July 1. So if you enter into a lay-by agreement for clothing before then but don't pay it off until after, you can expect the price to go up. ❑

What if I have more questions?

You can visit our website, **www.choice.com.au**, which we'll continue to update with information in the lead-up and transition to the GST.

You can also contact the Australian Taxation Office (ATO):

- Phone the general-public Tax Reform Infoline on 13 61 40.
- Phone the business Tax Reform Infoline on 13 24 78.
- Visit the website at www.taxreform.ato.gov.au.
- Obtain 'A Fax From Tax' on 13 28 60.
- Write to the ATO at PO Box 9935 in your capital city.
- If you don't speak English and need assistance, phone the Translating and Interpreting Service (TIS) on 1300 130 478.

The Australian Competition and Consumer Commission (ACCC) operates a Pricing Hotline to handle consumer complaints about possible price exploitation. The number is 1300 302 502 (for the cost of a local call).

You can also visit the ACCC's website at www.accc.gov.au.

Stars *of the* big screen

Digital television may be just around the corner, but the standard 68 cm TV still has a lot to offer your home theatre system, and with the Olympics coming up...

MAYBE YOU'RE A SPORTS ENTHUSIAST preparing for the Olympics or enjoying the 24 hours of non-stop action offered by pay TV. Or you're mad about movies, or just love a good David Attenborough wildlife series. Whatever your taste, you'd probably love it even more on a big screen.

The most popular size of large-screen TV on offer these days is 68 cm, so we tested 11 models from widely available brands. While we picked the cheapest stereo models, you're still generally looking at upwards of $1000 for a new set, so it's a big purchase decision. It's probably worth keeping in mind, however, that with the introduction of the GST and its accompanying tax changes, the price of large televisions is likely to drop after July 1.

Regardless of price, it's not going to be an easy choice to make, as the majority of the models tested proved to be of good quality. We were quite strict in assessing picture quality, sound quality, ease of use and environmental friendliness, and found four outstanding models.

Good performers

The top four models — RCA, TOSHIBA, GRUNDIG and LG — lead the way in picture quality, with the TOSHIBA rating best in this regard. The sound quality of the RCA is also outstanding, making it the top scorer overall (see the table, page 47, for details).

As good as these models are, others stand out for ease of use. The PHILIPS, which finished just behind the leading four, is the easiest. It has a user-friendly remote control and, along with the DAEWOO, is easy to tune, with clear and simple onscreen steps.

The onscreen display of the PHILIPS is also good for other functions, its large and easy-to-read format staying on the screen long enough for you to complete the action required. The JVC and TOSHIBA also stand out in this regard.

For the environmentally conscious, the GRUNDIG has the lowest energy consumption when on standby — a bonus that comes along with the most expensive price tag among the tested models.

IN BRIEF

- Testing the least expensive 68 cm models of 11 widely available brands, we found the quality of the sets to be generally high.
- There'll be an update later this year of some well-known brands that didn't have 68 cm models available at the time of this test (see page 47).

WHAT TO BUY

RCA R29DG7JA	$1099
TOSHIBA 29G5DA	$1399
GRUNDIG ST 72-860	$1695
LG CT-29K30ET	$999

When you're confronted with a wall of TVs in a shop there are several things to consider in choosing the set you want. The most important things to look for are:

■ **Picture quality**: Watch a set for a while in the shop and look at all available channels so you see a variety of images. If the picture looks too bright, too dull, lacking in colour or the colours are unnaturally strong, try adjusting the picture controls (colour, contrast, brightness, sharpness) or have a sales assistant do it for you. If any of the picture controls needs to be set to maximum to produce an acceptable image, be wary — you may not be able to compensate for deterioration in the tube as the TV ages.

Watching a 'talking head' gives you a good chance to check that skin colour looks natural, and the presenter's hair can show you how well fine details are reproduced. Look at all areas of the screen, particularly corners, and make sure the image isn't distorted.

■ **Sound quality**: Turn up the volume and make sure the sound doesn't distort at higher levels. Ideally try this with music and speech. The speakers of some sets face out to the side (none of the models in this test is like this) and may be muffled if the set is placed in a cabinet.

■ **Ease of use**: Use the controls, particularly the remote, and make sure the commonly used buttons (volume, channels, standby, mute) are prominently positioned and easy to operate. Ideally, these keys should be a different shape or size from the rest and easily located.

Also ask to see the instruction manual, which should clearly show the location and functions of all controls.

Check the instruction manual too for any features you're interested in: see *Features they all have*, right, for some common ones you'd probably be disappointed not to find on such expensive sets, and see the notes to the table (page 47) for some others you might be interested in.

For manual tuning, the Philips (below) had the best onscreen display, with large characters and a simple layout. The Grundig (bottom), with its small characters, noisy background and more complicated set-up was much less user-friendly.

Features they all have

All models in the test have the following:

■ Automatic standby. The TV automatically goes to standby if no broadcast signal is received by its tuner for a few minutes.

■ Automatic tuning of channels.

■ AV inputs at the rear, allowing the TV to receive sound and picture signals from an external source, such as a VCR, DVD player or camcorder.

■ AV outputs, which allow the TV to send sound and picture signals to an external source, such as to record on a VCR or connect the audio output to a sound system.

■ Manual tuning of channels.

■ Manual fine tuning — the frequency setting detected by the TV after using automatic or manual tuning can be finely adjusted to obtain a better picture and sound.

■ Volume mute.

■ NTSC-compatible AV inputs, which means you can play videos formatted for the US colour picture system (NTSC), usually not compatible with Australia's PAL format.

■ Off timer. Also called 'sleep timer' — it can be set to automatically switch the TV off at a preset time.

■ Recall channel. You press a key on the remote to make the TV display the current channel number.

■ Sound-widening effect. This feature is claimed to give an added 'dimension' to the TV's sound, making it sound as if it's coming from a wider area than just the TV. It differs from 'surround sound' in that it doesn't require additional sets of speakers.

For people with a disability

We used a set of guidelines supplied by the Independent Living Centre to identify the models most suitable for a person with a disability.

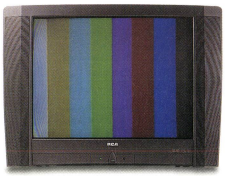
Among the models tested, the **DAEWOO**, **JVC** and **TOSHIBA** have front panel controls that are adequately sized, prominently positioned and well labelled. Those on the other models are too small, too closely spaced or not clearly marked, and many of them have controls concealed behind a lid or flap.

Similarly for remote controls, those of the **PHILIPS**, **RCA** and **SHARP** have keys that are a good size, well-positioned and clearly marked. The remote controls of the **TEAC** and **GRUNDIG** also have good-sized and well marked keys, and the remotes are large and easy to grip, though not too heavy.

Only the **SHARP** doesn't have a headphone socket, and see the table, page 47, for which models have teletext.

The key to a good remote: the Philips, RCA and Sharp models have good remotes with a plain and simple layout, clearly labelled keys and different functions distinguishable by their shape, size or colour. The remotes of the Panasonic, Toshiba and LG have small keys and a crowded layout, making them less user-friendly.

The models in the *What to buy* list are profiled in rank order from left to right. Prices shown are a good target to aim for when shopping around, based on nationwide checks in January/February 2000. Anything lower is a bargain.



RCA R29DG7JA

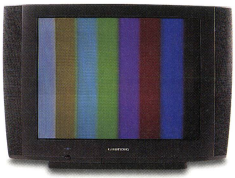
Target price: $1099

Good points

- Best overall.
- Best sound quality.
- Channel erase — the TV lets you remove unassigned, unwanted or less frequently used channels.
- Child lock.
- On timer — also called wake-up timer because it can switch the TV on to wake you up.
- Four preset picture settings.
- One user-determined picture setting, so you can program in your favourite brightness, contrast, etc.

Bad points

- No channel skip (see note 4, page 47).
- No 'previous channel' (see note 5, page 47).
- Has a front AV input, which is convenient for temporarily connecting things like a camcorder to the TV, but it's the same channel as one of the two rear inputs.



GRUNDIG ST 72-860

Target price: $1695

Good points

- Equal second-best sound quality.
- Highest environmental score.
- Channel erase.
- Child lock.
- Onscreen instructions in 11 languages.
- Remote control can also control some VCRs.

Bad points

- Not easy to tune channels manually.
- No channel skip.

TOSHIBA 29G5DA

Target price: $1399

Good points

- Best picture quality.
- Equal second-highest environmental score.
- Auto voltage — the TV can be plugged in to mains power that is supplying voltage anywhere from 110–240 V without the user having to adjust it.
- Onscreen instructions in three languages.
- Three preset picture settings.
- One user-determined picture setting.

Bad points

- No channel relocate function (see note 3, page 47).
- No 'previous channel'.

LG CT-29K30ET

Target price: $999

Good points

- Second-best picture quality.
- Child lock.
- A simple home-computer-style game is built in.
- On timer.
- Three preset picture settings.
- One user-determined picture setting.
- Remote control can also control some VCRs.
- Three-year warranty.

Bad points

- No S-video input (see note 2, page 47).

What about the rest?

The standard of the televisions in this test was generally very high, particularly those in the top half of the table (page 46). So we rated their quality very rigorously in order to sort the outstanding models in the *What to buy* list from the models that were just very good.

The PANASONIC and TEAC models were disappointing for sound quality, lacking bass impact and treble crispness, and the sound became distorted halfway and three quarters of the way through the volume range, respectively. The PANASONIC remote control, with its small keys and crowded layout, scored low for ease of use.

The DAEWOO and SANYO models were marked down for a noticeably poorer picture quality, being either too bright or too dark where other models coped well. The DAEWOO was also the worst model for energy consumption while on standby.

The PHILIPS, JVC and SHARP sets performed well overall, but were ranked behind the top four for picture quality. The PHILIPS was the easiest to use, with a very intuitive onscreen display and simple manual tuning format (see photo, far left). Its remote control also ranked highest, together with the SHARP and the RCA. If you found the PHILIPS, JVC or SHARP at a good price you'd probably be pretty happy with them.

Brand / model (in rank order)	Manufacturer / distributor	Origin	Target price ($) *	Warranty (years)	Dimensions (h x w x d; mm) **	Headphone socket	1 Front AV inputs	2 S-video input
RCA R29DG7JA **(A)**	Thomson	Thailand	1099	1	570 x 775 x 500	✓	✓	✓
TOSHIBA 29G5DA	Castel	Singapore	1399	2	600 x 810 x 545	✓	✓ **(C)**	✓
GRUNDIG ST 72-860 **(A)**	Grundig	Austria	1695	2	570 x 800 x 495	✓	✓ **(C)**	✓
LG CT-29K30ET	LG	Korea	999	3	585 x 760 x 490	✓	✓ **(C)**	
PHILIPS 29PT4873/79R	Philips	Singapore	1099	1 **(B)**	580 x 760 x 515	✓		✓
JVC AV-K29AUS	Hagemeyer	Thailand	1199	2	585 x 735 x 525	✓	✓ **(C)**	✓
SHARP SX-68H7	Sharp	Australia	1149	1	575 x 775 x 500		✓ **(C)**	
equal **SANYO** CP29ST3	Sanyo	Indonesia	1199	1	590 x 765 x 500	✓	✓	
TEAC EU-68ST	Teac	Turkey	999	1 **(B)**	570 x 765 x 490	✓	✓ **(C)**	✓
DAEWOO DTY-29G1	Daewoo	Korea	1099	3	610 x 810 x 500	✓	✓	✓
PANASONIC TC-68D90A	Panasonic	Australia	1299	1 **(B)**	575 x 700 x 480	✓	✓	✓

Going digital

When digital television arrives, you should be able to upgrade any of the sets in this test for the reception of digital broadcasts with the addition of a set-top unit or box. While you won't be able to take advantage of high definition, your set will be able to show high-quality pictures to the best of its ability without you having to buy a new digital set.

It will also be able to use multicasting, if such broadcasts are permitted. This would mean a broadcaster could transmit four standard-definition programming choices in the same amount of signal required for one high-definition program. For example, outside prime time a broadcaster might offer a choice between a children's show, an adult education program, a documentary and sport, before returning to one high-definition transmission in the evening.

How reliable have subscribers found them?

We asked a group of subscribers whether their TV had needed repair over the past 12 months, and whether they would buy the same brand again. The graphs below show the results for TV sets of all sizes. While 49% of the models surveyed were 63 cm or larger, the size of TV doesn't seem to make a difference to reliability.

Analysis was limited to brands with more than 100 responses in total (see the number in brackets) and with at least 10 sets bought in each of the last eight years. This is why this test's top performer, **RCA**, doesn't appear in the results.

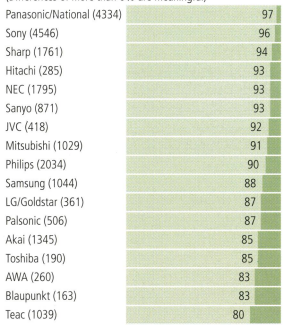
Only 8% of TVs had required repair in the last 12 months (which makes it a comparatively reliable appliance), with subscribers reporting the following problems significantly more often than average for these brands (for TVs up to three years old):

- **Picture: AWA** (23%), **AKAI** (12%), **MITSUBISHI** (12%), **TEAC** (11%).
- **Sound: AWA** (18%), **PHILIPS** (6%), **TEAC** (6%).
- **Remote control: AKAI** (10%), **TEAC** (7%).
- **Tuner: AWA** (9%), **AKAI** (4%).

Two brands, **JVC** and **LG/GOLDSTAR**, stood out as having improved their reliability in the past two years. **LG** products started to replace **GOLDSTAR** in Australia from June 1997, so that may be the reason for that brand's increased reliability.

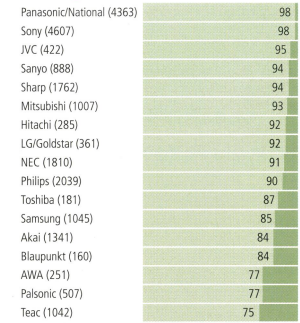
Percentage not needing repair

(Differences of more than 6% are meaningful)



The 'percentage not needing repair' figures have been statistically age-adjusted.

Percentage who would buy the same brand again



nnel cate	4 Channel skip	5 Previous channel	6 Teletext	7 Picture-quality score (%)	8 Sound-quality score (%)	9 Ease of use score (%)	10 Environmental score (%)	11 Overall score (%)	Brand / model (in rank order)	
			✓	82	89	76	60	80	**RCA** R29DG7JA **(A)**	
	✓		✓	89	71	60	70	78	**TOSHIBA** 29G5DA	
			✓	74	79	68	80	74	**GRUNDIG** ST 72-860 **(A)**	
	✓ **(D)**	✓	✓	85	62	65	50	73	**LG** CT-29K30ET	
	✓	✓	✓	68	61	83	70	70	**PHILIPS** 29PT4873/79R	
	✓	✓		68	79	73	50	69	**JVC** AV-K29AUS	
	✓	✓		60	70	73	60	65	**SHARP** SX-68H7	
	✓	✓		53	78	62	70	62	**SANYO** CP29ST3	equal
		✓	✓	61	52	71	70	62	**TEAC** EU-68ST	
	✓		✓	54	63	78	40	59	**DAEWOO** DTY-29G1	
	✓			60	56	54	60	58	**PANASONIC** TC-68D90A	

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in Jan/Feb 2000. Surveyed prices varied considerably, so it's worth shopping around.

** Rounded to the next 5 mm; all protruding parts except the cord are included.

(A) This model is being discontinued but may still be available in shops.
(B) Extended prepaid warranty plan is also available.
(C) Can be viewed on a channel different from that for the rear AV inputs.
(D) Channel 1 can't be skipped.

1 Front AV inputs
A tick indicates that there are audio and video input sockets at the front, in addition to those at the rear of the TV. If they're for a different channel from the rear inputs, they provide an easy way to connect an extra item, such as a camcorder, to the TV when the rear sockets are already being used, say for a VCR.

2 S-video input
A tick indicates that the TV has an in/out socket for connecting to the S-VHS or S-video output of a signal source like a VCR, DVD player or camcorder. This connection is claimed to give better picture quality than that available from a normal AV input/output connection.

3 Channel relocate
You can relocate channel assignments, such as changing channels tuned to 2, 7, 9 and 10 to consecutive numbers 1, 2, 3 and 4.

4 Channel skip
The TV lets you bypass unassigned channels when using the up and down keys for selecting channels.

5 Previous channel
By pressing a key on the remote control, the TV can be switched back to the last channel viewed.

6 Teletext
A tick in this column indicates the model can be used to receive, decode and display onscreen text information like weather, time, a TV and entertainment guide, finance news, event announcements and captions on certain programs.

7 Picture-quality score
The picture quality score was the combination of a technical picture patterns assessment (20%), which measured any distortion or compromised picture quality in viewing a range of patterns, and an assessment by a viewing panel (80%). Brand names were hidden during viewing.

8 Sound-quality score
We measured the sound systems for frequency range, smoothness and maximum volume level. These technical tests (20%) were combined with a general listening assessment (80%).

9 Ease of use score
The major component of this score (50%) was the ease of use of the remote control, as this is the main link between the viewer and the TV set. In addition we assessed each set's manual tuning (20%), how helpful its onscreen display was (20%) and the front panel controls (10%).

10 Environmental score
We assessed how many kilowatt hours of electricity each TV consumes per year when on standby, and converted this to a dollar cost per year. Scores were allocated between 90% (less than $4 per year), decreasing in lots of 10% for every $2 cost per year, to 30% (more than $14). While the cost isn't much for an individual, thousands of TVs left on standby represent a large electricity usage — and the scores clearly show it's possible to make a model that uses less.

11 Overall score
The overall score is a combination of the following:
- Picture quality: 50%.
- Sound quality: 20%.
- Ease of use: 20%.
- Environmental score: 10%.

Where are the other brands?

Some well-known brands (such as Sony, NEC, Akai, Hitachi and Samsung) didn't have a 68 cm model available at the time of this test. We're planning an update later this year (before the Olympics!) of brands that release a model in time.

RECALLS & BANS

If you find a recall or ban not on our list, please let us know. Companies often rent 1800 numbers for a couple of months after the recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct. For up-to-the-minute information, check our recalls list by clicking the recalls banner at www.choice.com.au.

THE PRODUCT: Sevylor Inflatables has recalled **Sevylor Swim Vests,** product code number TG10, which have been on the Australian market for the past two years.

The problem: The product does not comply with the labelling requirements of the prescribed safety standard, AS 1900-1991. Neither the vest nor its packaging is marked with an intended body mass range and the vest is incorrectly marked with: "Flotation toy. Warning: Use only under competent supervision." The product should be labelled: "Swimming Aid Vest Warning: Use only under competent supervision. Not for use in boating."

What to do: The vest should be returned to the place of purchase for a full refund. For further information, contact Sevylor Inflatables on (02) 9896 5755.

THE PRODUCT: Sonca Products has recalled **Sonca Rubber Flashlights** sold through Woolworths between May 1999 and November 1999. The flashlights were available in black, red, blue, green and yellow, are approximately 16 cm long, have a logo on the rubber casing reading "RubberSonca" and require two AA batteries.

The problem: There may be a short circuit when alkaline batteries are inserted, which could lead to overheating and leakage of a caustic substance that may cause burns.

What to do: Stop using the flashlight. Overheated flashlights should only be opened cautiously after cooling. If any leaking material comes in contact with the skin, wash it immediately with soap and water. The flashlights should be returned to: Sonca Recall, ULD 78, Unit 7, 167 Prospect Highway, Seven Hills 2147. Sonca will reimburse the full retail price of the flashlight. Batteries should be removed before mailing and a postal receipt kept. For any queries, contact Sonca's recall co-ordinator on 1800 000 927.

THE PRODUCT: Astre German Automotive has recalled a range of **Audi A3** and **A4 vehicles** fitted with accessory alloy wheels, and **accessory alloy wheels** sold through authorised Audi dealerships. The recall relates to vehicles in the following VIN ranges:

- **Audi A4, 1997, VIN range:** AAAZZZ 8DZVU 002 418; and WAUZZZ 8DZVA 028 789 to WAUZZZ 8DZVA 292 504.
- **Audi A3, 1997, VIN range:** WAUZZZ 8LZVA 057 335 to WAUZZZ 8LZVA 132 158.
- **Audi A3, 1998, VIN range:** WAUZZZ 8LZWA 008 924 to WAUZZZ 8LZWA 110 588.
- **Audi A3, 1999, VIN range:** WAUZZZ 8LZXA 007 468 to WAUZZZ 8LZXA 114 765.
- **Audi A3, 2000, VIN range:** WAUZZZ 8LZXA 003 761 to WAUZZZ 8LZXA 014 521.

The VIN is located on the vehicle compliance plate in the engine bay.

The following Audi accessory alloy wheels are also recalled:

- **Alloy Wheel '5 Spoke'** 6" x 15". Part number: AGA A 37010.
- **Alloy Wheel 'Mesh'** 7" x 16". Part number: AGA A 00150.

The problem: The wheel bolts used to secure the wheels may not be compatible with the wheel and may loosen. If this isn't fixed, the wheel may come off.

What to do: Owners should contact an authorised Audi dealership immediately to arrange for an inspection and modification free of charge. The car may be driven in the meantime, but if sudden steering-wheel vibrations or unusual noises occur, stop the car immediately and check the wheel bolts for tightness using the wheel wrench supplied with the vehicle tool kit. Further information can be obtained from Astre German Automotive on 1800 502 834.

ADVICE

THE PRODUCT: Toyota Australia has recalled **Toyota Camry** and **Corolla** vehicles fitted with an airbag within the following VIN ranges:

Camry: Production date range from May 1994 to June 1997:

- 6T1 53SK10 09030687–09100235.
- 6T1 72SK10 09315747–09332010.
- 6T1 53VK10 09220109–09249810.
- 6T1 72VK10 09378387–09381228.

Corolla: Production date range from June 1994 to July 1999:

- 6T1 53AEA1 0D000002–0D020824.
- 6T1 54AEA1 0D300008–0D348445.
- 6T1 53AEA2 0D680000–0D707856.
- 6T1 54AEA2 0D793001–0D811809.

The VIN can be found on a plate under the bonnet at the windscreen end on the firewall. Not all vehicles in the above ranges are fitted with airbags.

The problem: The vehicle manuals contain a reference to the possible unintentional deployment of the driver's-side airbag if the steering wheel centre pad is struck with sufficient force. A warning label should be fitted to emphasise this warning.

What to do: Owners are being contacted by letter. If you don't receive one, take the car to any Toyota dealer to have a warning label fitted to the driver's-side sun-visor. For further information, contact Toyota on 1800 643 242.

THE PRODUCT: Look Sharp Concepts has recalled the **Play and Learn Educational Toy Abacus** sold in the following retail outlets between November and December 1999:

- Discount Base.
- The Liquidator — Penrith, Rockdale, Miranda, Engadine and Shell Harbour (NSW).
- Teks Gifts.
- OK Bazaar.

The abacus is a pull-along toy lion with a clock on the front and a handle stretching from the head to the tail, covered with coloured beads.

The problem: The toy does not comply with safety standards, as the coloured beads may detach and be a choking hazard.

What to do: Return the abacus to the store of purchase for a full refund. For further information, contact Look Sharp Concepts on (02) 9688 1900.

THE PRODUCT: Suzanne Paul has recalled the **Red Devil Portable Barbecue** sold directly to customers through DRTV TeleMall Shopping between November 1, 1999, and January 20, 2000. The red, bowl-shaped, gas-powered barbecue's tripod stand has a sticker on it listing model number 5500, barcode 66101000093. A transfer on the red dome reads: "Red Devil: The Portable Outdoor Kitchen manufactured by Cardac South Africa."

The problems: 1. The cooking dome can be lifted from the venturi during cooking and the flame extinguished, leaving the gas to escape and possibly explode. 2. The hose used to connect the gas bottle with the appliance doesn't include a regulator to reduce the gas pressure as soon as it leaves the bottle. 3. Hot or burning fat may drip through the unit to the ground below.

What to do: Stop using the barbecue immediately. Contact Suzanne Paul on 1300 303 001 to arrange for the barbecue to be picked up. A full refund for the cost of the barbecue and the accompanying gas bottle (if also bought from TeleMall Shopping) will be provided.

THE PRODUCT: Valcorp Fine Foods has recalled **Gee Vee Mild Chillies,** 420 g jars, with a use-by date of 19/01/02 and the following batch numbers:

- GVA14010.
- GVA21010.

The problem: Tests have detected inconsistent product quality and packaging integrity.

What to do: Return the product to the point of purchase for an immediate full refund. For further information, contact Valcorp Fine Foods on (03) 9429 5999.

THE PRODUCT: Sunshades has recalled **Onyx sunglasses,** models OA14, OA15 and OA20, with the words "Onyx handmade" on the frame. The sunglasses were sold at OPSM stores between July 1999 and February 2000.

The problem: The above models may have been fitted with lenses that don't comply with one aspect of the Australian Standard relating to the screening of ultraviolet light.

What to do: Stop using the sunglasses. Return them to Sunshades at PO Box 1217, Waterloo DC, NSW 2017, and a full refund of the purchase price and your postage costs will be provided. For further information, contact Sunshades on (02) 9310 7300.

PROHIBITION ORDER

The NSW Minister for Fair Trading, on the advice of the Products Safety Committee, has unconditionally prohibited the supply of the following goods:

Toys, novelties or items of furniture which:

(a) Are made of soft plastic or other similar material and designed to be inflated; **and**

(b) Contain loose pellets, or small particles of polystyrene or other synthetic material, which may become accessible through: (i) any valve in, or other part of, the toy, novelty or item of furniture which may be opened; or (ii) the toy, novelty or item of furniture being or becoming damaged, or in any other way without limitation, being opened or becoming open.

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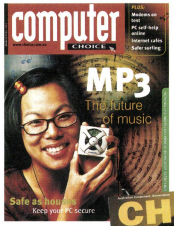

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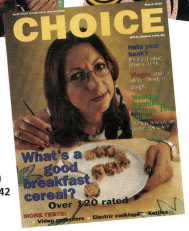

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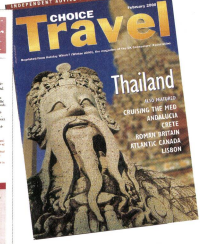

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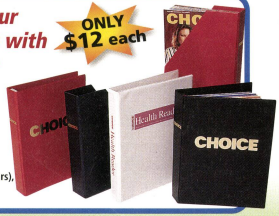

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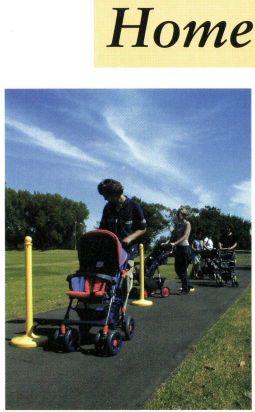

VANESSA MARSHALL

The best way to find out which strollers are best to use is to ask parents to trial them — which is what we did for the upcoming CHOICE report.

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Twelve-month INDEX

May 1999 — April 2000

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Bold type indicates a test, survey or trial report, normal type indicates other articles.
* indicates an update of a previous report, additions or corrections to reports, small follow-up items or letters.
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Paint, exterior **Oct**
Pantyhose **Jul**
Parallel imports Mar
Pensions and annuities Oct
Pest inspections May
Petrol lawnmowers **Nov**
Phones, mobile (GSM) **Jan/Feb**
Power of attorney, next of kin Oct
Probiotic yoghurts and drinks **Sep**
Product tests, testing Jul
Propecia Mar
Property investing, inner-city Jun

Recycling textiles Apr
Refrigerators — see Fridges
Real estate agents, choosing Oct
Reliability of appliances **Mar**
Retirement income Oct
Roof ventilators Nov

Sandwich and jaffle makers **May**
Scales, bathroom **Apr**
Security, smart keys, car Jul
Shares, investing Jun
Shopping, Internet Aug
Smart keys Jul
Soft drinks — cola taste test **Jan/Feb**
Solar water heaters **Dec**
Sparkling wine and champagne **Dec**
Steering wheel locks **May**
Suitcases, travel packs **Oct**
Sun shelters, beach **Dec**
Sunglasses Oct
Sunscreens Nov, Mar*
Supermarket prices **Jan/Feb**
Sweeteners, artificial Aug

Tap timers **Nov**, Mar*
Telephones — see Phones
Televisions, 68 cm stereo **Apr**
Termite inspections May
Tests, other Jul
Textiles, recycling Apr
Thickshakes **Jun**
Travel
  packs **Oct**
  money **Nov**

Used car, buying Sep, Dec*

Vacuum cleaners, expensive **Sep**
Vegetarian, becoming Dec
Viagra Mar
Video recorders, low-price, mono **Mar**

Washing machines **Jan/Feb**
Waste, electronic Jun
Water
  heaters, solar and heat-pump **Dec**
  heating options Dec
Weight-loss programs **Apr**
Wills, next of kin Oct

Xenical Mar

Year 2000, Y2K survival guide Sep, Nov*, Dec*
Yoghurts, probiotic **Sep**

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the HARD word

KIAMA DOWNS **$219,000**

"Deceased Estate" – Unbelievable 180 degree water views from this 3 bedroom home with family room, garage and closed in balcony area. Needs some modernising. An excellent investment in a good area. Yours to capitalise on!

Needs some modernising...

Real estate agents are well-known for exaggeration, but the advertised description of this block of land can only be described as 'visionary'.

Before

After

Truly *astonishing*

With results like these, who could resist Astonish, the Great Household Cleaner!

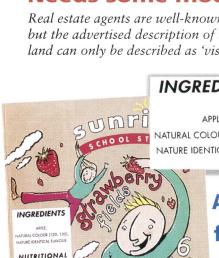
Bank with us

Is Colonial being extraordinarily generous, or should there be a fullstop after 'Minimum'?

5.25% p.a.

for a 100 day term deposit

$5,000 Minimum interest paid at Maturity



Apple fields forever

Sunripe's Strawberry School Straps might be 100% fruit, but just which fruit? The manufacturer doesn't seem sure, so it's a bit of a gamble for the consumer.

How about a little help?

The hard word would like to thank all the readers who've responded with examples of outrageous ads, promotions and products. Thanks to F Zabkar, S Campbell, C Mitchell, A Van Geleuken, G Shearer and F Gallagher for their contributions to this month's *The hard word.* Please keep sending them in.

If you have any examples you think deserve to be on this page, send them to *The hard word,* CHOICE, 57 Carrington Road, Marrickville 2204, or email your suggestions to thehardword@choice.com.au.

A request from our art team: If you send us clippings, labels or packaging, please keep them as clean and neat as possible (and don't mark them with highlighters or pens or cut the corners off, etc) so we can reproduce them on this page. Thank you.

Sounds cool

Listened in on a bit too much hot gossip lately? Or are your ears a bit on the nose? You need Smart Fan!

SMART FAN WITH AIR FRESHENER

Keep your ear cool and smelling great.

Iron man food?

Need some excitement in your life? Does Kellogg's have a serving suggestion for you! Have an iron man jump out of your Nutri Grain each morning.